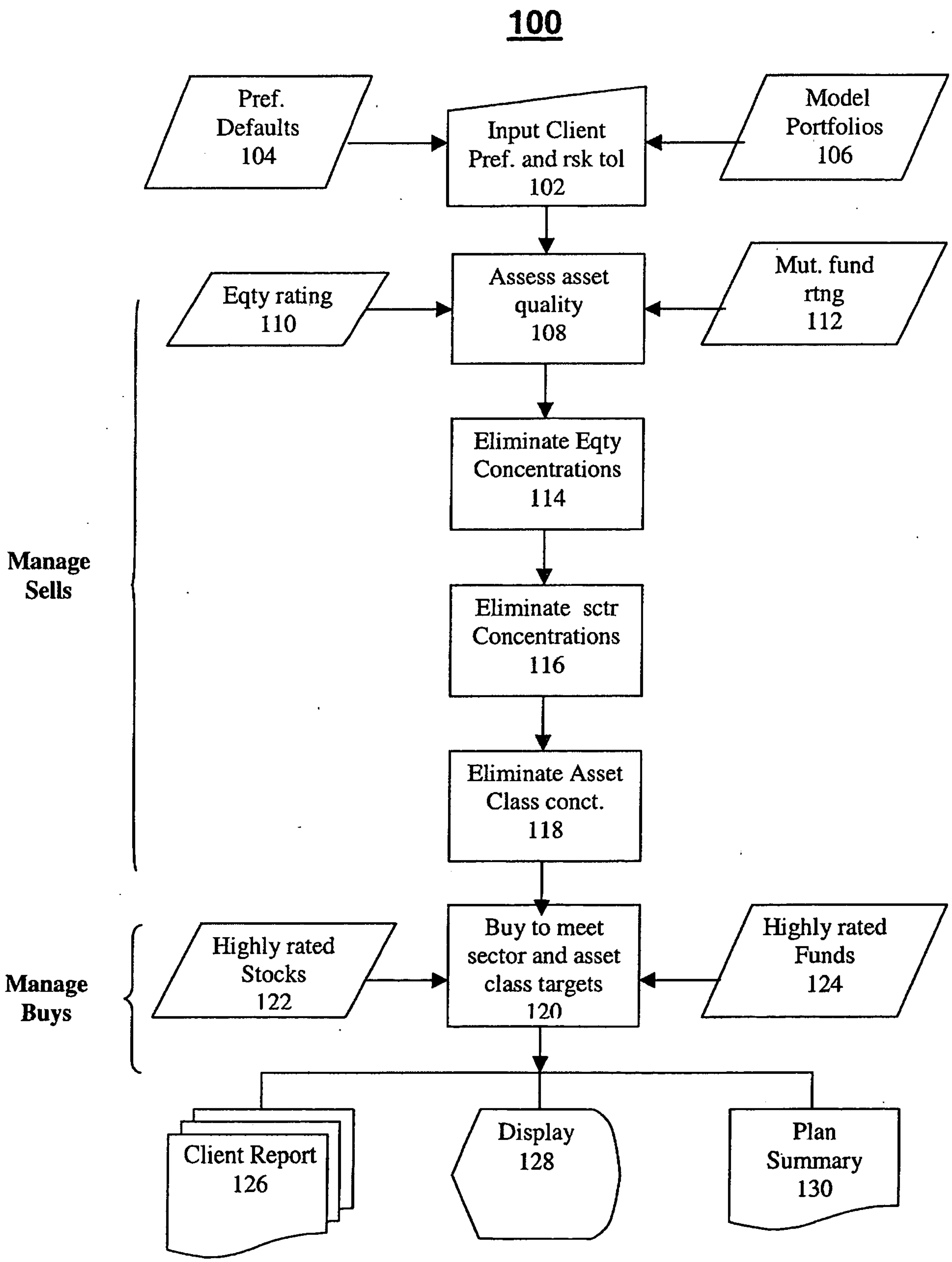
Fig. 1


100
Pref. Defaults 104
Input Client Pref. and rsk tol 102
Model Portfolios 106
Eqty rating 110
Assess asset quality 108
Mut. fund rtng 112
Eliminate Eqty Concentrations 114
Eliminate sctr Concentrations 116
Eliminate Asset Class conct. 118
Manage Sells
Highly rated Stocks 122
Buy to meet sector and asset class targets 120
Highly rated Funds 124
Manage Buys
Client Report 126
Display 128
Plan Summary 130

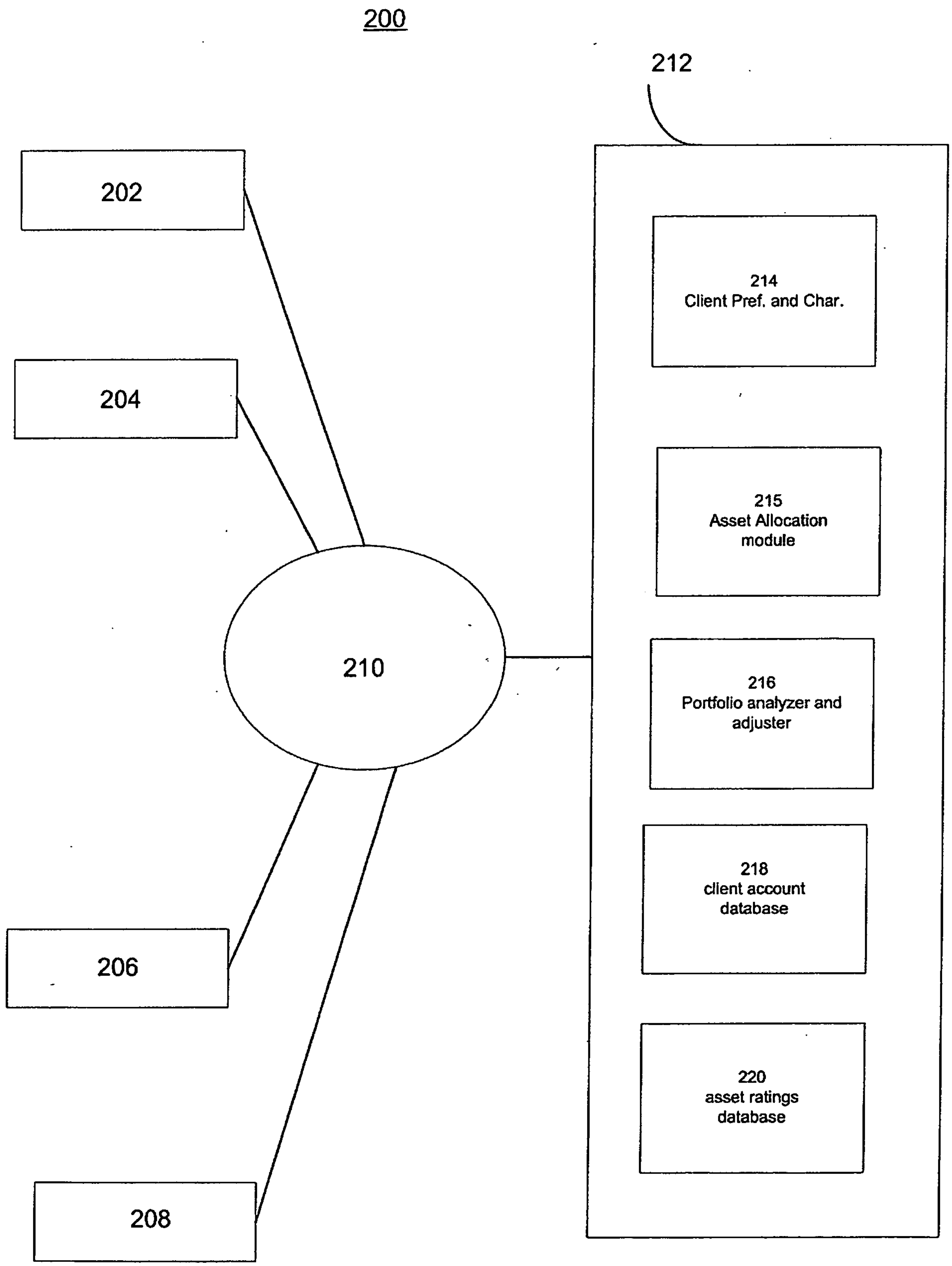

200
212
202
204
206
208
210
214
Client Pref. and Char.
215
Asset Allocation
module
216
Portfolio analyzer and
adjuster
218
client account
database
220
asset ratings
database

Fig. 2A

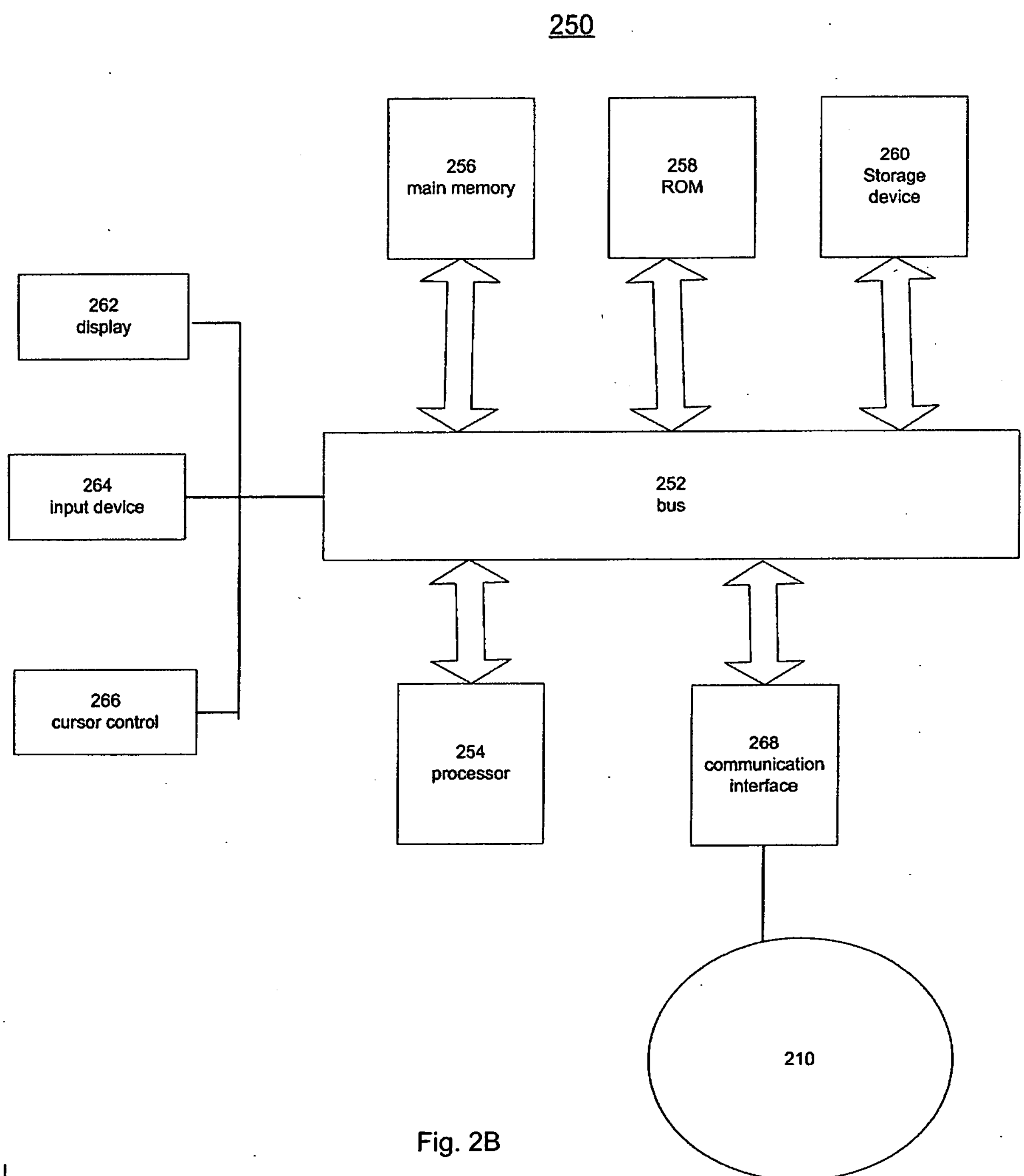

250
256
main memory
258
ROM
260
Storage
device
262
display
264
input device
252
bus
266
cursor control
254
processor
268
communication
interface
210

Fig. 2B

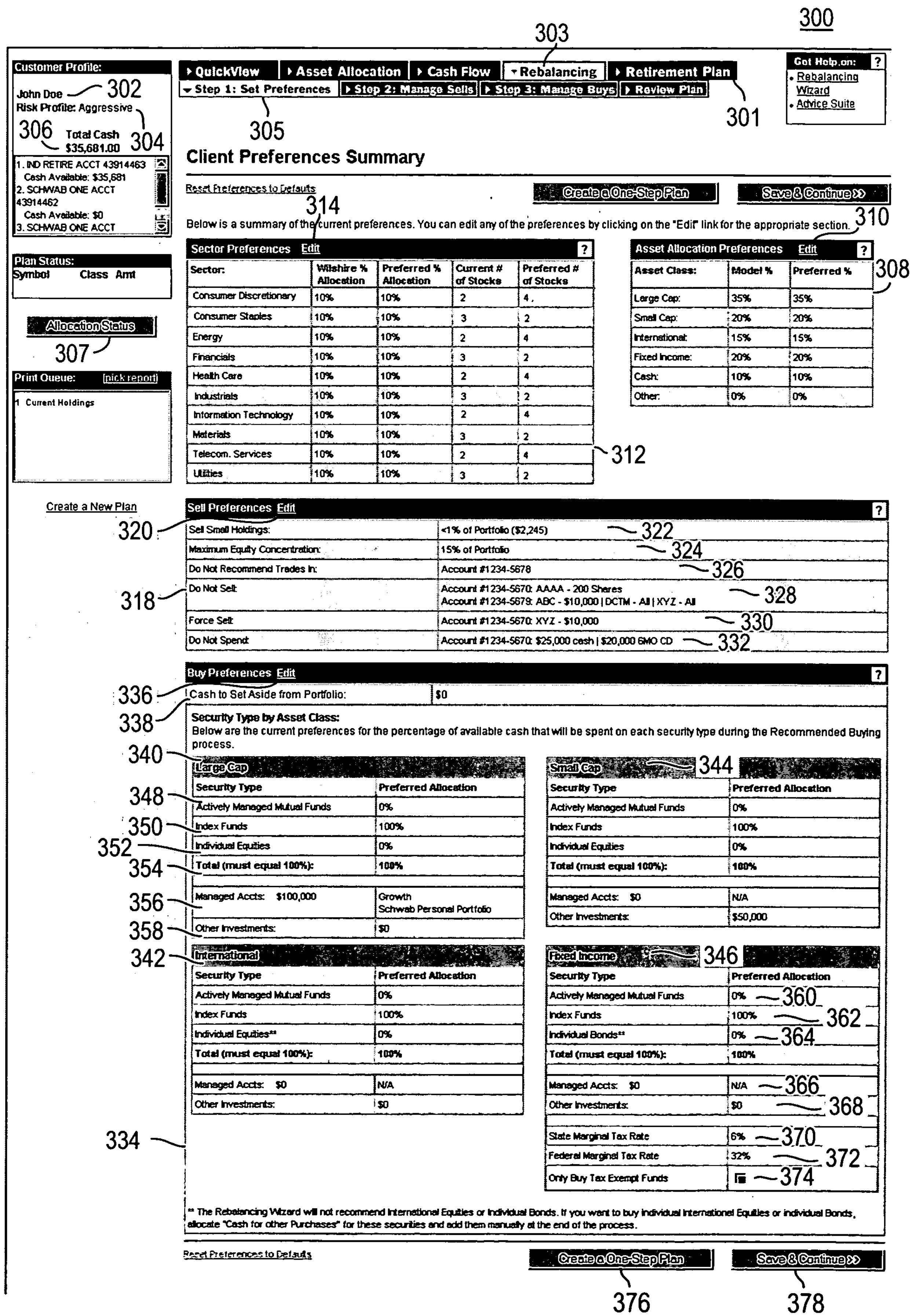

300
303
Customer Profile:
John Doe
302
Risk Profile: Aggressive
306
Total Cash
$35,681.00
304
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT 43914462
Cash Available: $0
3. SCHWAB ONE ACCT
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
305
301
Get Help on:
Rebalancing Wizard
Advice Suite
Client Preferences Summary
Reset Preferences to Defaults
Create a One-Step Plan
Save & Continue >>
314
310
Below is a summary of the current preferences. You can edit any of the preferences by clicking on the "Edit" link for the appropriate section.
Plan Status:
Symbol Class Amt
Allocation Status
307
Print Queue: [pick report]
1 Current Holdings
Sector Preferences Edit
Sector: | Wilshire % Allocation | Preferred % Allocation | Current # of Stocks | Preferred # of Stocks
Consumer Discretionary | 10% | 10% | 2 | 4
Consumer Staples | 10% | 10% | 3 | 2
Energy | 10% | 10% | 2 | 4
Financials | 10% | 10% | 3 | 2
Health Care | 10% | 10% | 2 | 4
Industrials | 10% | 10% | 3 | 2
Information Technology | 10% | 10% | 2 | 4
Materials | 10% | 10% | 3 | 2
Telecom. Services | 10% | 10% | 2 | 4
Utilities | 10% | 10% | 3 | 2
312
Asset Allocation Preferences Edit
Asset Class: | Model % | Preferred %
Large Cap: | 35% | 35%
Small Cap: | 20% | 20%
International: | 15% | 15%
Fixed Income: | 20% | 20%
Cash: | 10% | 10%
Other: | 0% | 0%
308
Create a New Plan
Sell Preferences Edit
320
Sell Small Holdings: <1% of Portfolio ($2,245) 322
Maximum Equity Concentration: 15% of Portfolio 324
Do Not Recommend Trades In: Account #1234-5678 326
318
Do Not Sell: Account #1234-5670: AAAA - 200 Shares
Account #1234-5679: ABC - $10,000 | DCTM - All | XYZ - All 328
Force Sell: Account #1234-5670: XYZ - $10,000 330
Do Not Spend: Account #1234-5670: $25,000 cash | $20,000 6MO CD 332
Buy Preferences Edit
336
Cash to Set Aside from Portfolio: $0
338
Security Type by Asset Class:
Below are the current preferences for the percentage of available cash that will be spent on each security type during the Recommended Buying process.
340
Large Cap
Security Type | Preferred Allocation
348
Actively Managed Mutual Funds | 0%
350
Index Funds | 100%
352
Individual Equities | 0%
354
Total (must equal 100%): | 100%
356
Managed Accts: $100,000 | Growth Schwab Personal Portfolio
358
Other Investments: | $0
Small Cap 344
Security Type | Preferred Allocation
Actively Managed Mutual Funds | 0%
Index Funds | 100%
Individual Equities | 0%
Total (must equal 100%): | 100%
Managed Accts: $0 | N/A
Other Investments: | $50,000
342
International
Security Type | Preferred Allocation
Actively Managed Mutual Funds | 0%
Index Funds | 100%
Individual Equities** | 0%
Total (must equal 100%): | 100%
Managed Accts: $0 | N/A
Other Investments: | $0
Fixed Income 346
Security Type | Preferred Allocation
Actively Managed Mutual Funds | 0% 360
Index Funds | 100% 362
Individual Bonds** | 0% 364
Total (must equal 100%): | 100%
Managed Accts: $0 | N/A 366
Other Investments: | $0 368
State Marginal Tax Rate | 6% 370
Federal Marginal Tax Rate | 32% 372
Only Buy Tax Exempt Funds 374
334
** The Rebalancing Wizard will not recommend International Equities or Individual Bonds. If you want to buy Individual International Equities or Individual Bonds, allocate "Cash for other Purchases" for these securities and add them manually at the end of the process.
Reset Preferences to Defaults
Create a One-Step Plan
Save & Continue >>
376
378

FIG. 3

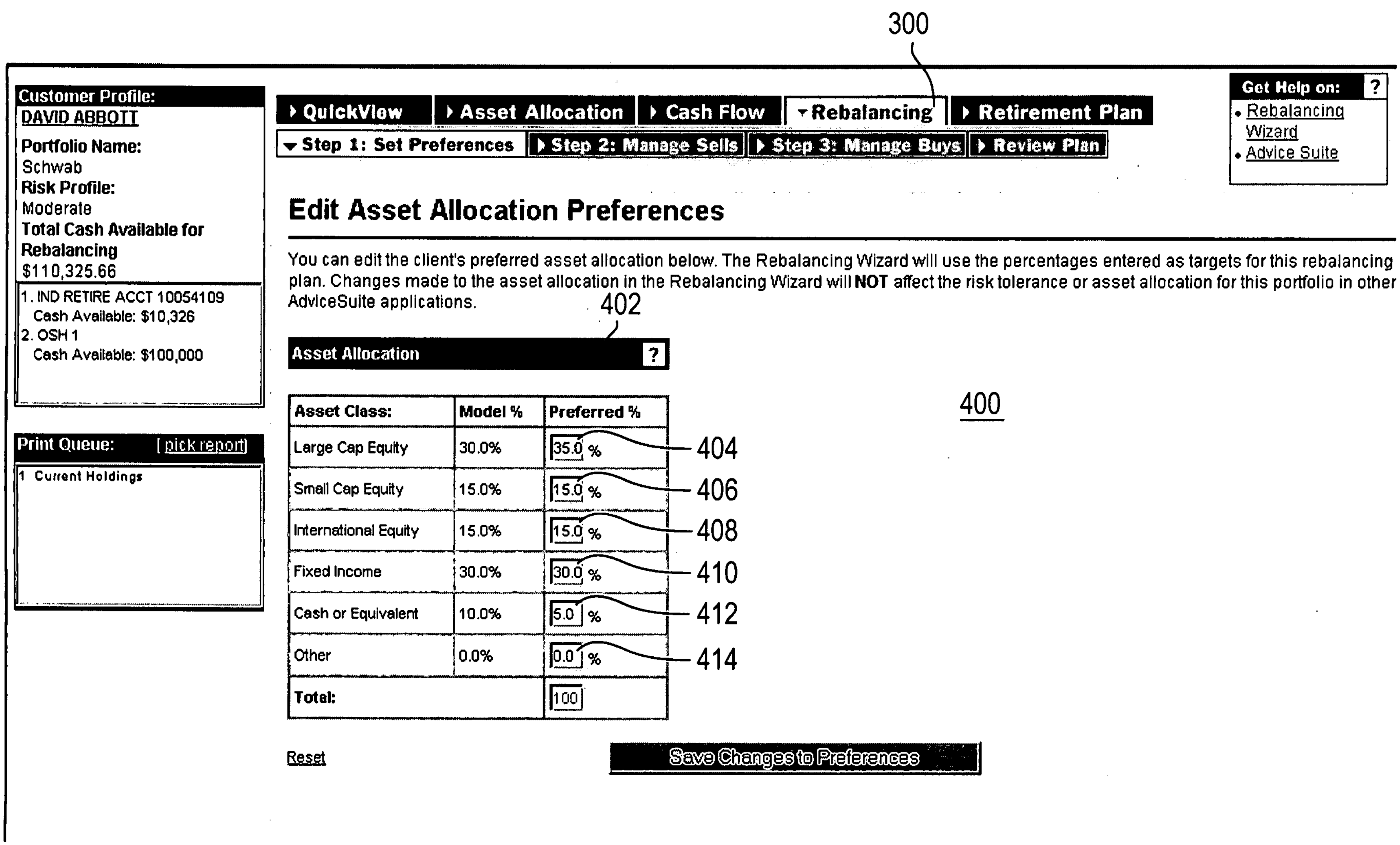

300
Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$110,325.66
1. IND RETIRE ACCT 10054109
Cash Available: $10,326
2. OSH 1
Cash Available: $100,000
Print Queue: [pick report]
1 Current Holdings
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on: ?
Rebalancing Wizard
Advice Suite
Edit Asset Allocation Preferences
You can edit the client's preferred asset allocation below. The Rebalancing Wizard will use the percentages entered as targets for this rebalancing plan. Changes made to the asset allocation in the Rebalancing Wizard will NOT affect the risk tolerance or asset allocation for this portfolio in other AdviceSuite applications.
402
Asset Allocation ?
400
Asset Class: | Model % | Preferred %
Large Cap Equity | 30.0% | 35.0 %
Small Cap Equity | 15.0% | 15.0 %
International Equity | 15.0% | 15.0 %
Fixed Income | 30.0% | 30.0 %
Cash or Equivalent | 10.0% | 5.0 %
Other | 0.0% | 0.0 %
Total: | | 100
404
406
408
410
412
414
Reset
Save Changes to Preferences

FIG. 4A

Customer Profile:

John Doe
Risk Profile: Aggressive

Total Cash
$35,681.00

1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT 43914462
Cash Available: $0
3. SCHWAB ONE ACCT

Plan Status:
Symbol Class Amt

Allocation Status

Print Queue: [pick report]
1 Current Holdings

▸ QuickView ▸ Asset Allocation ▸ Cash Flow ▾ Rebalancing ▸ Retirement Plan
▾ Step 1: Set Preferences ▸ Step 2: Manage Sells ▸ Step 3: Manage Buys ▸ Review Plan

Got Help on: ?
- Rebalancing Wizard
- Advice Suite

Edit Sector Allocation Preferences

You can edit the client's preferred sector allocation below. The Rebalancing Wizard will use the percentages entered as targets for this rebalancing plan. Changes to the sector allocation made in the Rebalancing Wizard will **NOT** affect the sector allocation for this portfolio in other AdviceSuite applications.

Sector Preferences ? 418

Sector:	Wilshire % Allocation	Preferred % Allocation	Current # of Stocks	Preferred # of Stocks
Consumer Discretionary	10% ~436	10 %	2	4
Consumer Staples	10% ~438	10 %	3	4
Energy	10% ~420	10 %	2	4
Financials	10% ~422	10 %	3	4
Health Care	10% ~424	10 %	2	4
Industrials	10% ~426	10 %	3	4
Information Technology	10% ~428	10 %	2	4
Materials	10% ~430	10 %	3	4
Telecom. Services	10% ~432	10 %	2	4
Utilities	10% ~434	10 %	3	4
	Total:	100 %	Total:	40

416

Reset Save Changes to Preferences

FIG. 4B

Customer Profile:

John Doe
Risk Profile: Aggressive

Total Cash $35,681.00 306

1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT 43914462
Cash Available: $0
3. SCHWAB ONE ACCT

Plan Status:

Symbol Class Amt

Allocation Status

Print Queue: [pick report]

1 Current Holdings 452

Create a New Plan

454

▸ QuickView ▸ Asset Allocation ▸ Cash Flow ▾ Rebalancing ▸ Retirement Plan

▾ Step 1: Set Preferences ▸ Step 2: Manage Sells ▸ Step 3: Manage Buys ▸ Review Plan

Get Help on: ?
- Rebalancing Wizard
- Advice Suite

Edit Sell Preferences

Reset 440 Save Changes to Preferences

Copy explaining what to do here.

Small Holdings / Equity Concentration ?

Small Holdings

☑ Sell holdings smaller than [1] [%]

Equity Concentration

Maximum equity concentration [20] % (equity concentration cannot be > 20%) 442 460 450

Account and Position Preferences ?

Account: 1234-5678 (401K, Tax-Deferred) 456 458

◉ Allow Trades from Account ○ Do Not Allow Trades from Account ○ Sell All Positions in Account Reason 448

Symbol	Rating	Value	Price	Qty	Asset Class	Category	% of Asset Class	Constraint 446	Qty/Amt. Preference	Reason
XYZ	C	$20,000	$20	1,000	Large Cap	Health	10%	◉ Allow Sell ○ Do Not Sell ○ Forced Sell	◉ Qty ○ Amt 1,000	Reason
XYZ	C	$20,000	$20	1,000	Large Cap	Health	10%	◉ Allow Sell ○ Do Not Sell ○ Forced Sell	◉ Qty ○ Amt 1,000	Reason
XYZ	C	$20,000	$20	1,000	Large Cap	Health	10%	◉ Allow Sell ○ Do Not Sell ○ Forced Sell	◉ Qty ○ Amt 1,000	Reason
XYZ	C	$20,000	$20	1,000	Large Cap	Health	10%	◉ Allow Sell ○ Do Not Sell ○ Forced Sell	◉ Qty ○ Amt 2,000	Reason
CASH	NA	$20,000	NA	NA	NA	NA	20%	◉ Allow Spend ○ Do Not Spend	○ Qty ◉ Amt 20,000	Reason
6MO CD	NA	$20,000	NA	NA	NA	NA	20%	○ Allow Spend ◉ Do Not Spend	○ Qty ◉ Amt 20,000	Reason

Account: 1234-5678 (Brokerage, Taxable)

◉ Allow Trades from Account ○ Do Not Allow Trades from Account ○ Sell All Positions in Account Reason

444

Symbol	Rating	Value	Price	Qty	Asset Class	Category	% of Asset Class	Constraint	Qty/Amt. Preference	Reason
XYZ	C	$20,000	$20	1,000	Large Cap	Health	10%	◉ Allow Sell ○ Do Not Sell ○ Forced Sell	◉ Qty ○ Amt 1,000	Reason
XYZ	C	$20,000	$20	1,000	Large Cap	Health	10%	◉ Allow Sell ○ Do Not Sell ○ Forced Sell	◉ Qty ○ Amt 1,000	Reason
XYZ	C	$20,000	$20	1,000	Large Cap	Health	10%	◉ Allow Sell ○ Do Not Sell ○ Forced Sell	◉ Qty ○ Amt 1,000	Reason
Money Market	NA	$20,000	NA	NA	NA	NA	20%	◉ Allow Spend ○ Do Not Spend	○ Qty ◉ Amt 20,000	Reason

Reset Save Changes to Preferences

FIG. 4C

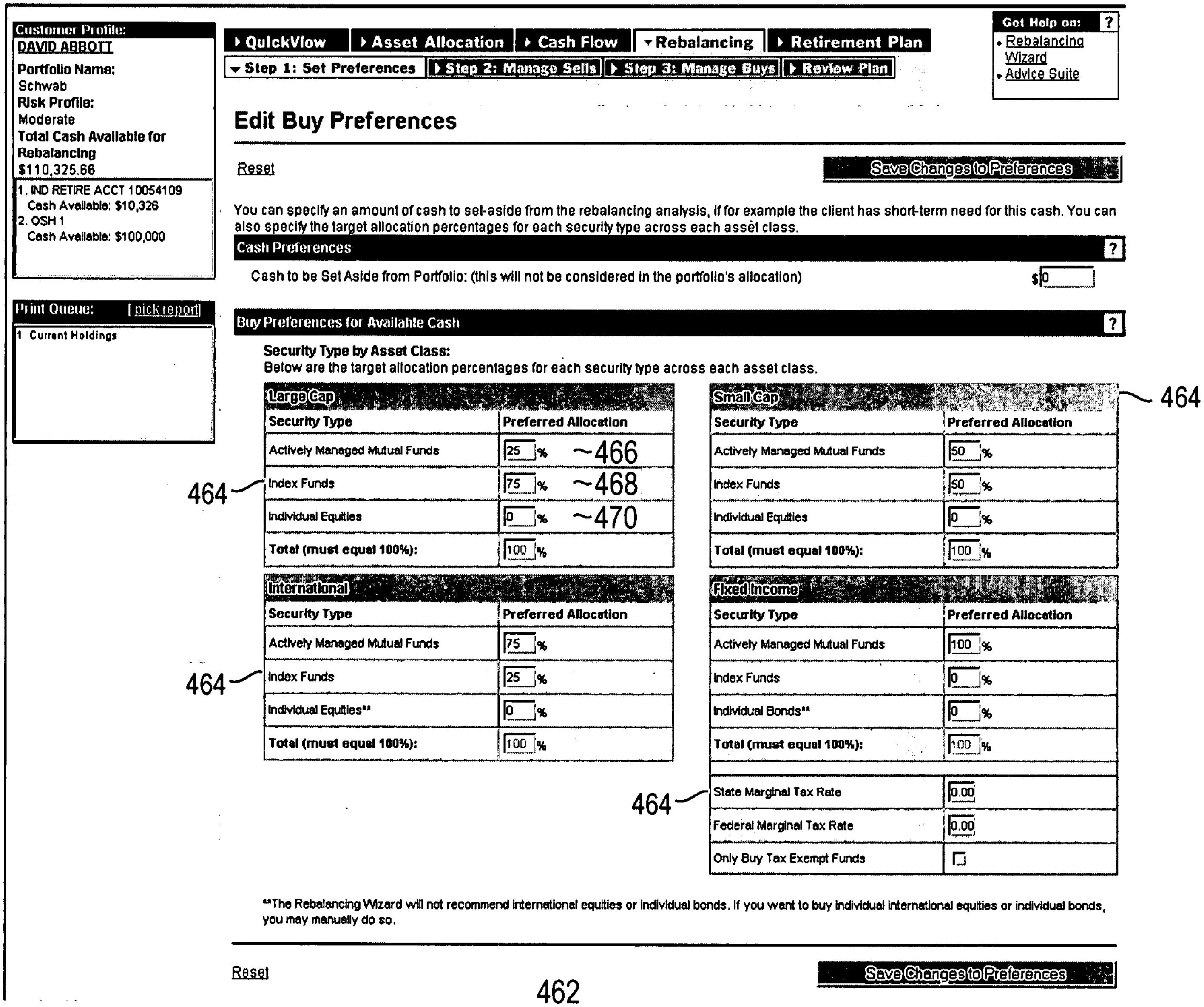

Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$110,325.66
1. IND RETIRE ACCT 10054109
Cash Available: $10,326
2. OSH 1
Cash Available: $100,000
Print Queue: [pick report]
1 Current Holdings
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
Edit Buy Preferences
Reset
Save Changes to Preferences
You can specify an amount of cash to set-aside from the rebalancing analysis, if for example the client has short-term need for this cash. You can also specify the target allocation percentages for each security type across each asset class.
Cash Preferences
Cash to be Set Aside from Portfolio: (this will not be considered in the portfolio's allocation)
$0
Buy Preferences for Available Cash
Security Type by Asset Class:
Below are the target allocation percentages for each security type across each asset class.
Large Cap
Security Type
Preferred Allocation
Actively Managed Mutual Funds 25 %
Index Funds 75 %
Individual Equities 0 %
Total (must equal 100%): 100 %
Small Cap
Security Type
Preferred Allocation
Actively Managed Mutual Funds 50 %
Index Funds 50 %
Individual Equities 0 %
Total (must equal 100%): 100 %
International
Security Type
Preferred Allocation
Actively Managed Mutual Funds 75 %
Index Funds 25 %
Individual Equities** 0 %
Total (must equal 100%): 100 %
Fixed Income
Security Type
Preferred Allocation
Actively Managed Mutual Funds 100 %
Index Funds 0 %
Individual Bonds** 0 %
Total (must equal 100%): 100 %
State Marginal Tax Rate 0.00
Federal Marginal Tax Rate 0.00
Only Buy Tax Exempt Funds
**The Rebalancing Wizard will not recommend international equities or individual bonds. If you want to buy individual international equities or individual bonds, you may manually do so.
Reset
Save Changes to Preferences
464
466
468
470
462

FIG. 4D

500

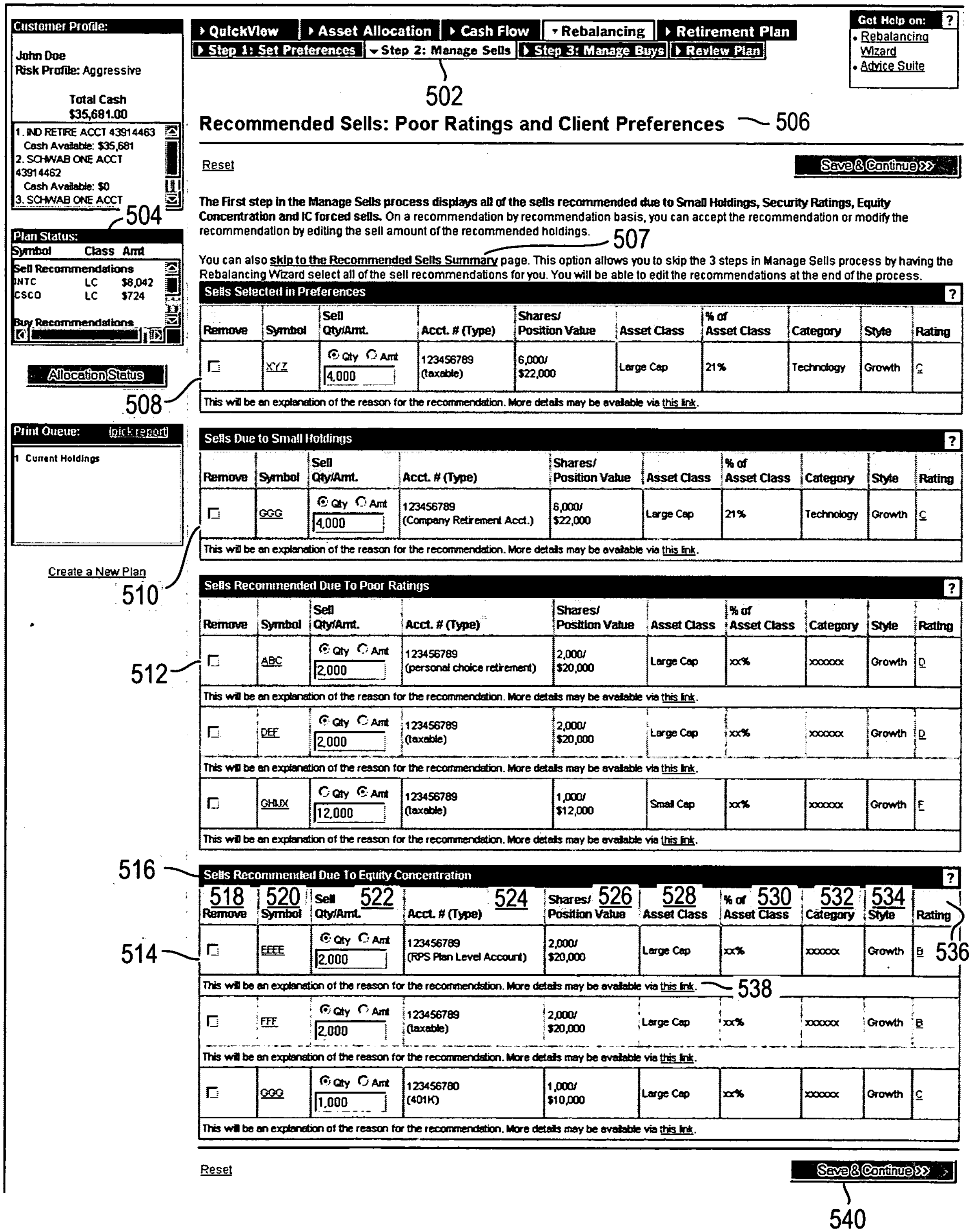

Customer Profile:
John Doe
Risk Profile: Aggressive
Total Cash
$35,681.00
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT 43914462
Cash Available: $0
3. SCHWAB ONE ACCT
504
Plan Status:
Symbol Class Amt
Sell Recommendations
INTC LC $8,042
CSCO LC $724
Buy Recommendations
Allocation Status
508
Print Queue: [pick report]
1 Current Holdings
Create a New Plan
510
512
516
514
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
502
Get Help on:
Rebalancing Wizard
Advice Suite
Recommended Sells: Poor Ratings and Client Preferences
506
Reset
Save & Continue >>
The First step in the Manage Sells process displays all of the sells recommended due to Small Holdings, Security Ratings, Equity Concentration and IC forced sells. On a recommendation by recommendation basis, you can accept the recommendation or modify the recommendation by editing the sell amount of the recommended holdings.
507
You can also skip to the Recommended Sells Summary page. This option allows you to skip the 3 steps in Manage Sells process by having the Rebalancing Wizard select all of the sell recommendations for you. You will be able to edit the recommendations at the end of the process.
Sells Selected in Preferences
Remove | Symbol | Sell Qty/Amt. | Acct. # (Type) | Shares/ Position Value | Asset Class | % of Asset Class | Category | Style | Rating
XYZ | Qty Amt 4,000 | 123456789 (taxable) | 6,000/ $22,000 | Large Cap | 21% | Technology | Growth | C
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Sells Due to Small Holdings
GGG | Qty Amt 4,000 | 123456789 (Company Retirement Acct.) | 6,000/ $22,000 | Large Cap | 21% | Technology | Growth | C
Sells Recommended Due To Poor Ratings
ABC | Qty Amt 2,000 | 123456789 (personal choice retirement) | 2,000/ $20,000 | Large Cap | xx% | xxxxxx | Growth | D
DEF | Qty Amt 2,000 | 123456789 (taxable) | 2,000/ $20,000 | Large Cap | xx% | xxxxxx | Growth | D
GHIJX | Qty Amt 12,000 | 123456789 (taxable) | 1,000/ $12,000 | Small Cap | xx% | xxxxxx | Growth | F
Sells Recommended Due To Equity Concentration
518 520 522 524 526 528 530 532 534
EEEE | Qty Amt 2,000 | 123456789 (RPS Plan Level Account) | 2,000/ $20,000 | Large Cap | xx% | xxxxxx | Growth | B
536
538
FFF | Qty Amt 2,000 | 123456789 (taxable) | 2,000/ $20,000 | Large Cap | xx% | xxxxxx | Growth | B
GGG | Qty Amt 1,000 | 123456780 (401K) | 1,000/ $10,000 | Large Cap | xx% | xxxxxx | Growth | C
Reset
Save & Continue >>
540

FIG. 5

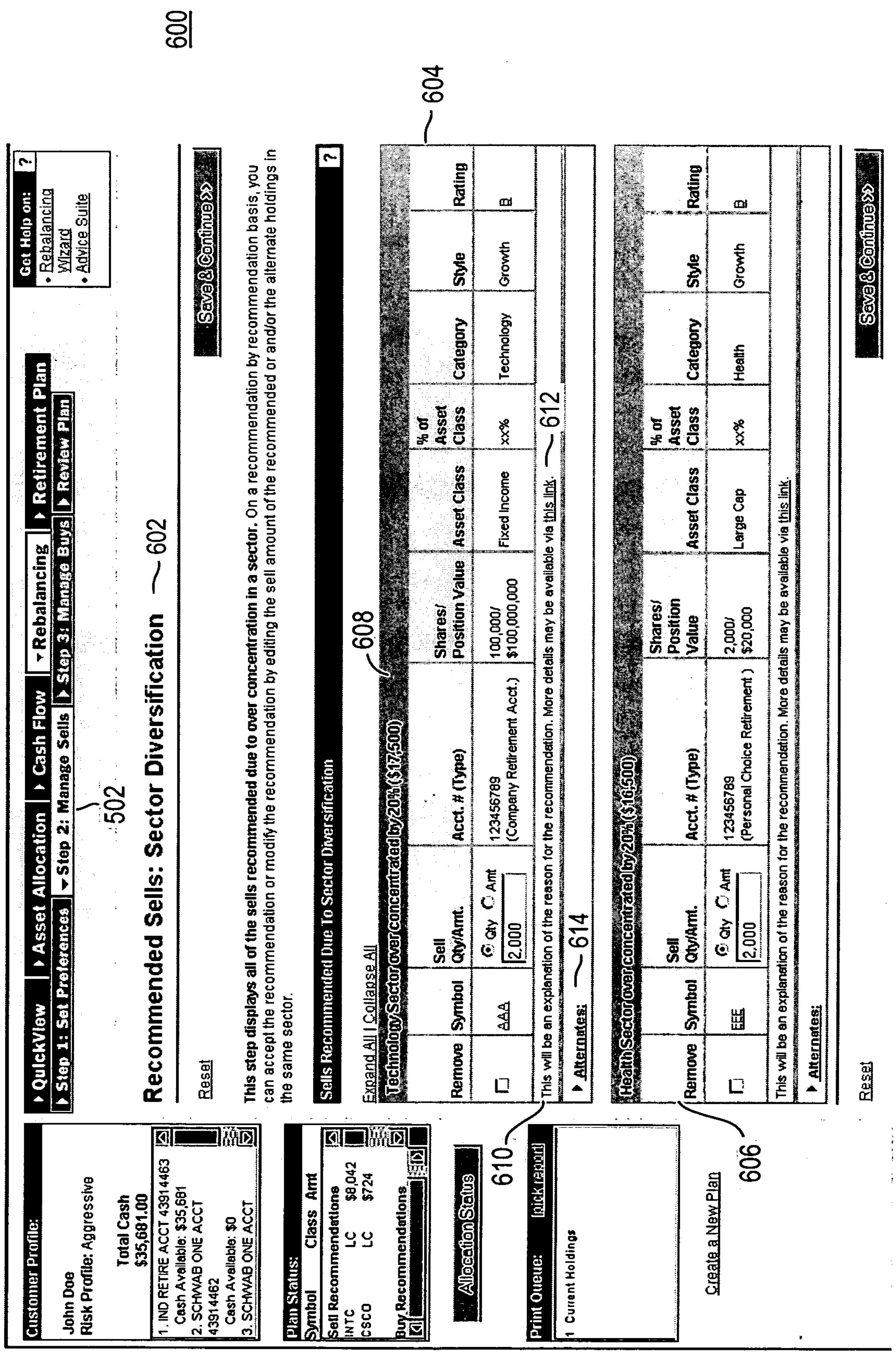

600
Customer Profile:
John Doe
Risk Profile: Aggressive
Total Cash
$35,681.00
Plan Status:
Allocation Status
Print Queue:
Create a New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
Recommended Sells: Sector Diversification
Reset
Save & Continue >>
This step displays all of the sells recommended due to over concentration in a sector. On a recommendation by recommendation basis, you can accept the recommendation or modify the recommendation by editing the sell amount of the recommended or and/or the alternate holdings in the same sector.
Sells Recommended Due To Sector Diversification
Expand All | Collapse All
Technology Sector over concentrated by 20% ($17,500)
Health Sector over concentrated by 20% ($16,500)
Remove
Symbol
Sell Qty/Amt.
Acct. # (Type)
Shares/ Position Value
Asset Class
% of Asset Class
Category
Style
Rating
AAA
123456789 (Company Retirement Acct.)
100,000/ $100,000,000
Fixed Income
Technology
Growth
EEE
123456789 (Personal Choice Retirement)
2,000/ $20,000
Large Cap
Health
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
502
602
604
606
608
610
612
614

FIG. 6

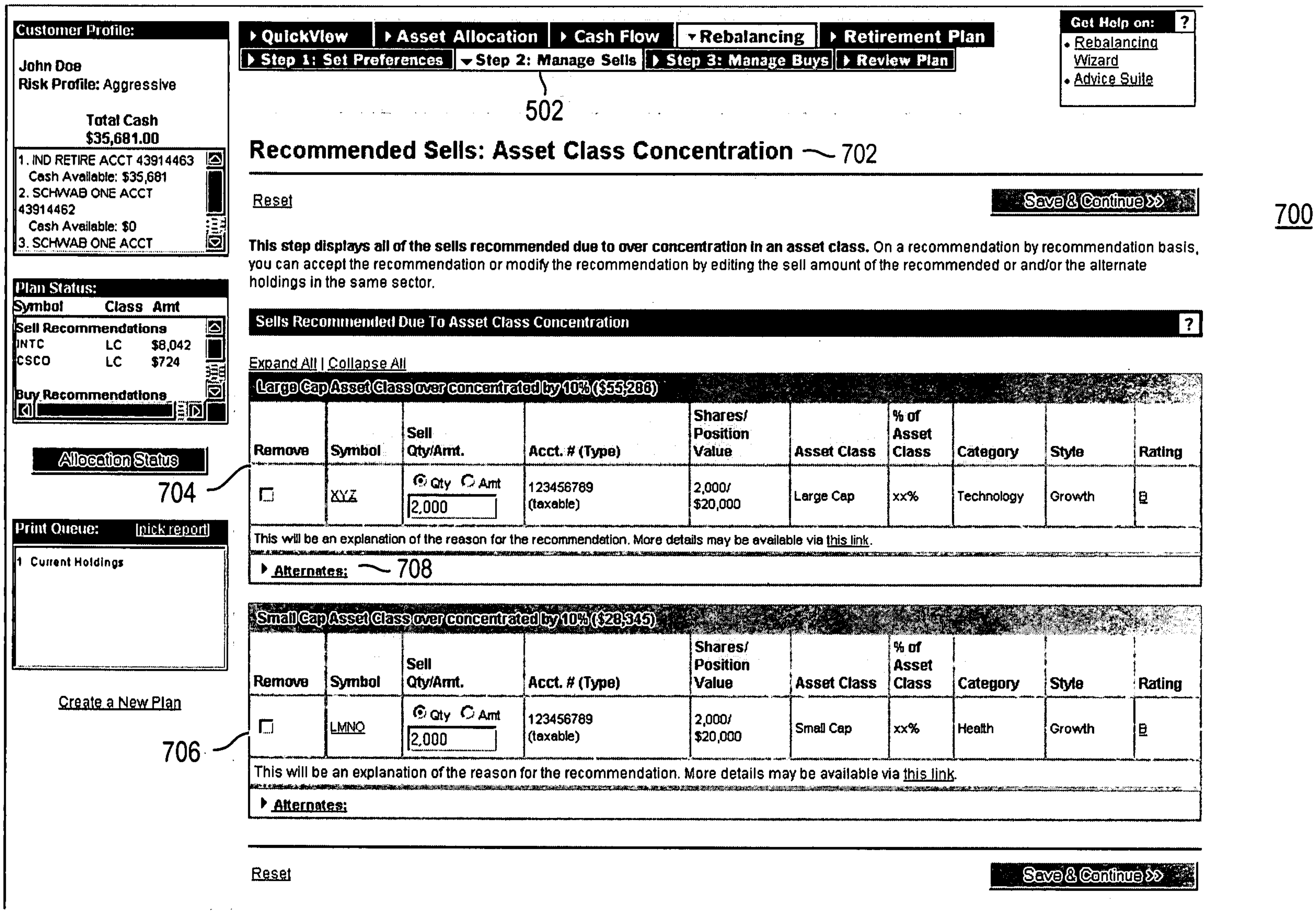

Customer Profile:
John Doe
Risk Profile: Aggressive
Total Cash
$35,681.00
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT 43914462
Cash Available: $0
3. SCHWAB ONE ACCT
Plan Status:
Symbol Class Amt
Sell Recommendations
INTC LC $8,042
CSCO LC $724
Buy Recommendations
Allocation Status
704
Print Queue: [nick report]
1 Current Holdings
Create a New Plan
706
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
502
Get Help on:
Rebalancing Wizard
Advice Suite
Recommended Sells: Asset Class Concentration
702
Reset
Save & Continue >>
700
This step displays all of the sells recommended due to over concentration in an asset class. On a recommendation by recommendation basis, you can accept the recommendation or modify the recommendation by editing the sell amount of the recommended or and/or the alternate holdings in the same sector.
Sells Recommended Due To Asset Class Concentration
Expand All | Collapse All
Large Cap Asset Class over concentrated by 10% ($55,286)
Remove
Symbol
Sell Qty/Amt.
Acct. # (Type)
Shares/ Position Value
Asset Class
% of Asset Class
Category
Style
Rating
XYZ
Qty Amt
2,000
123456789 (taxable)
2,000/ $20,000
Large Cap
xx%
Technology
Growth
B
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
708
Small Cap Asset Class over concentrated by 10% ($28,345)
Remove
Symbol
Sell Qty/Amt.
Acct. # (Type)
Shares/ Position Value
Asset Class
% of Asset Class
Category
Style
Rating
LMNO
Qty Amt
2,000
123456789 (taxable)
2,000/ $20,000
Small Cap
xx%
Health
Growth
B
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Reset
Save & Continue >>

FIG. 7

800

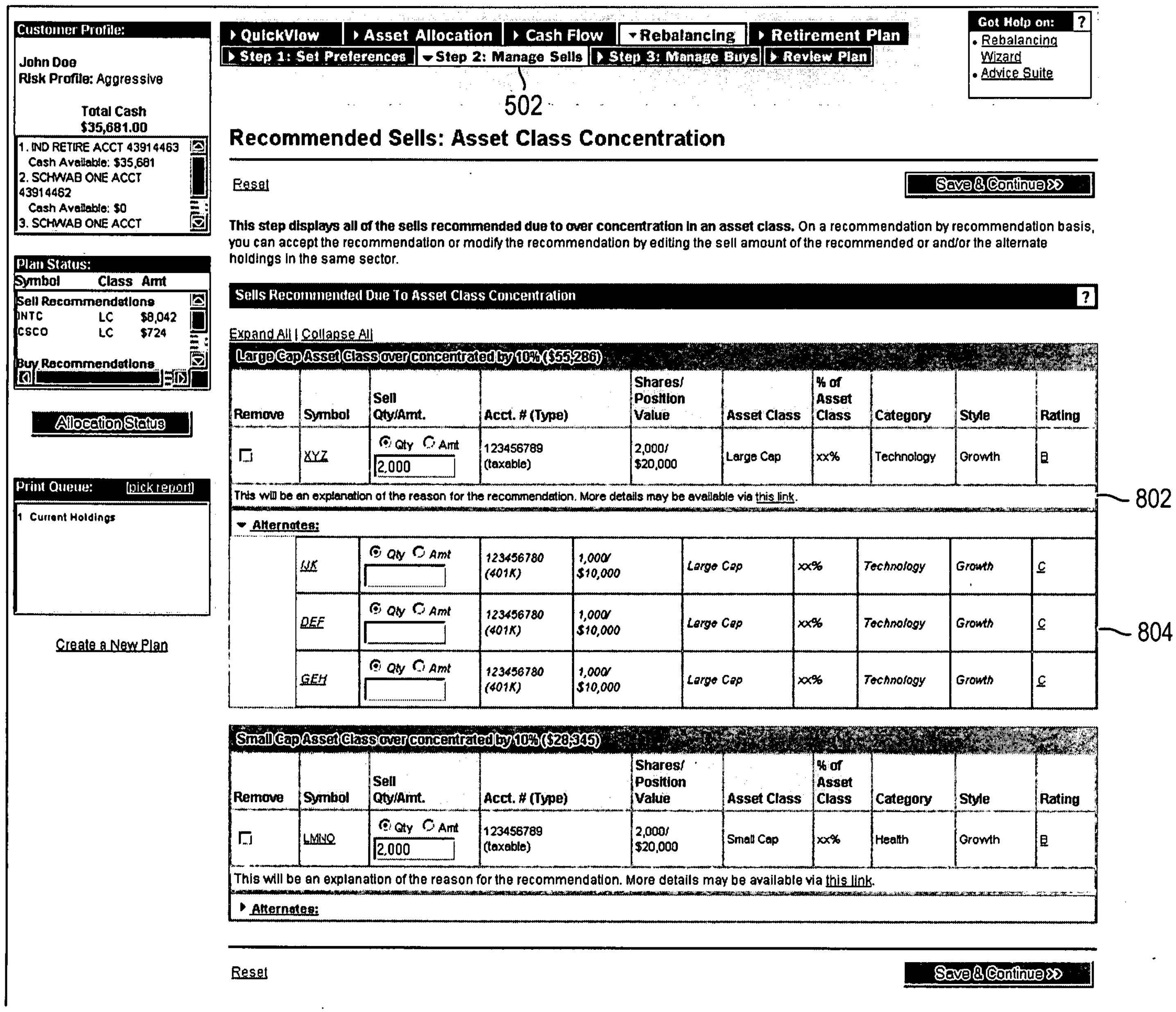

Customer Profile:
John Doe
Risk Profile: Aggressive
Total Cash
$35,681.00
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT 43914462
Cash Available: $0
3. SCHWAB ONE ACCT
Plan Status:
Symbol Class Amt
Sell Recommendations
INTC LC $8,042
CSCO LC $724
Buy Recommendations
Allocation Status
Print Queue: [pick report]
1 Current Holdings
Create a New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
502
Got Help on:
Rebalancing Wizard
Advice Suite
Recommended Sells: Asset Class Concentration
Reset
Save & Continue >>
This step displays all of the sells recommended due to over concentration in an asset class. On a recommendation by recommendation basis, you can accept the recommendation or modify the recommendation by editing the sell amount of the recommended or and/or the alternate holdings in the same sector.
Sells Recommended Due To Asset Class Concentration
Expand All | Collapse All
Large Cap Asset Class over concentrated by 10% ($55,286)
Remove
Symbol
Sell Qty/Amt.
Acct. # (Type)
Shares/ Position Value
Asset Class
% of Asset Class
Category
Style
Rating
XYZ
Qty Amt
2,000
123456789 (taxable)
2,000/ $20,000
Large Cap
xx%
Technology
Growth
B
This will be an explanation of the reason for the recommendation. More details may be available via this link.
802
Alternates:
IJK
123456780 (401K)
1,000/ $10,000
C
DEF
804
GEH
Small Cap Asset Class over concentrated by 10% ($28,345)
LMNO
Small Cap
Health
Reset
Save & Continue >>

FIG. 8

900

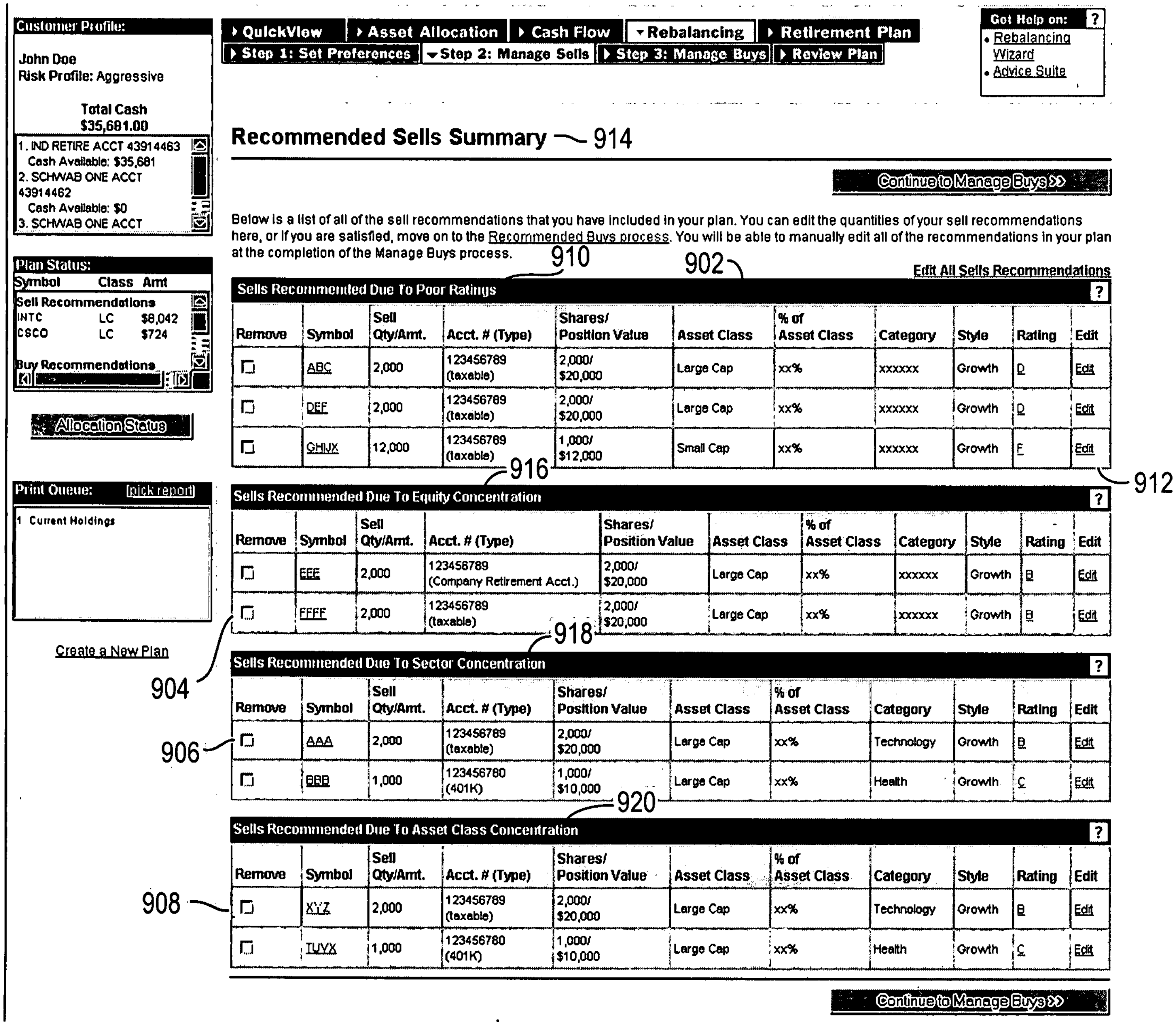

Customer Profile:
John Doe
Risk Profile: Aggressive
Total Cash
$35,681.00
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT
43914462
Cash Available: $0
3. SCHWAB ONE ACCT
Plan Status:
Symbol Class Amt
Sell Recommendations
INTC LC $8,042
CSCO LC $724
Buy Recommendations
Allocation Status
Print Queue: [pick report]
1 Current Holdings
Create a New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Got Help on:
Rebalancing Wizard
Advice Suite
Recommended Sells Summary
914
Continue to Manage Buys>>
Below is a list of all of the sell recommendations that you have included in your plan. You can edit the quantities of your sell recommendations here, or if you are satisfied, move on to the Recommended Buys process. You will be able to manually edit all of the recommendations in your plan at the completion of the Manage Buys process.
910
902
Edit All Sells Recommendations
Sells Recommended Due To Poor Ratings
Remove | Symbol | Sell Qty/Amt. | Acct. # (Type) | Shares/ Position Value | Asset Class | % of Asset Class | Category | Style | Rating | Edit
ABC | 2,000 | 123456789 (taxable) | 2,000/ $20,000 | Large Cap | xx% | xxxxxx | Growth | D | Edit
DEF | 2,000 | 123456789 (taxable) | 2,000/ $20,000 | Large Cap | xx% | xxxxxx | Growth | D | Edit
GHIJX | 12,000 | 123456789 (taxable) | 1,000/ $12,000 | Small Cap | xx% | xxxxxx | Growth | F | Edit
916
912
Sells Recommended Due To Equity Concentration
Remove | Symbol | Sell Qty/Amt. | Acct. # (Type) | Shares/ Position Value | Asset Class | % of Asset Class | Category | Style | Rating | Edit
EEE | 2,000 | 123456789 (Company Retirement Acct.) | 2,000/ $20,000 | Large Cap | xx% | xxxxxx | Growth | B | Edit
FFFF | 2,000 | 123456789 (taxable) | 2,000/ $20,000 | Large Cap | xx% | xxxxxx | Growth | B | Edit
918
904
Sells Recommended Due To Sector Concentration
Remove | Symbol | Sell Qty/Amt. | Acct. # (Type) | Shares/ Position Value | Asset Class | % of Asset Class | Category | Style | Rating | Edit
906
AAA | 2,000 | 123456789 (taxable) | 2,000/ $20,000 | Large Cap | xx% | Technology | Growth | B | Edit
BBB | 1,000 | 123456780 (401K) | 1,000/ $10,000 | Large Cap | xx% | Health | Growth | C | Edit
920
Sells Recommended Due To Asset Class Concentration
Remove | Symbol | Sell Qty/Amt. | Acct. # (Type) | Shares/ Position Value | Asset Class | % of Asset Class | Category | Style | Rating | Edit
908
XYZ | 2,000 | 123456789 (taxable) | 2,000/ $20,000 | Large Cap | xx% | Technology | Growth | B | Edit
TUVX | 1,000 | 123456780 (401K) | 1,000/ $10,000 | Large Cap | xx% | Health | Growth | C | Edit
Continue to Manage Buys>>

FIG. 9

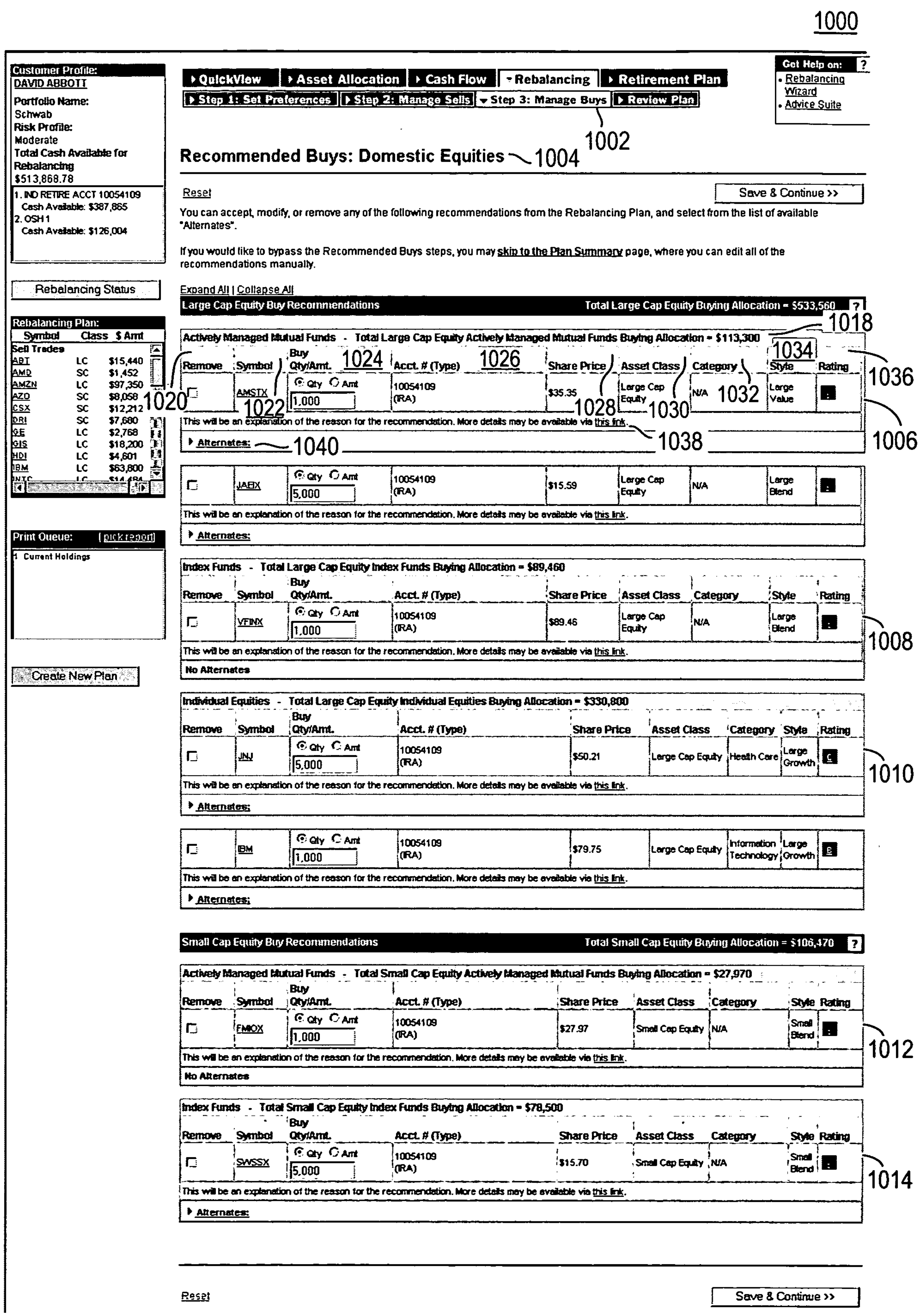

1000
Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$513,868.78
1. IND RETIRE ACCT 10054109
Cash Available: $387,865
2. OSH 1
Cash Available: $126,004
Rebalancing Status
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
CSX SC $12,212
DRI SC $7,680
GE LC $2,768
GIS LC $18,200
HDI LC $4,601
IBM LC $63,800
Print Queue: [pick report]
1 Current Holdings
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
1002
Recommended Buys: Domestic Equities
1004
Reset
Save & Continue >>
You can accept, modify, or remove any of the following recommendations from the Rebalancing Plan, and select from the list of available "Alternates".
If you would like to bypass the Recommended Buys steps, you may skip to the Plan Summary page, where you can edit all of the recommendations manually.
Expand All | Collapse All
Large Cap Equity Buy Recommendations
Total Large Cap Equity Buying Allocation = $533,560
Actively Managed Mutual Funds - Total Large Cap Equity Actively Managed Mutual Funds Buying Allocation = $113,300
1018
1034
1036
Remove Symbol Buy Qty/Amt. Acct. # (Type) Share Price Asset Class Category Style Rating
1024
1026
AMSTX Qty Amt 1,000 10054109 (RA) $35.35 Large Cap Equity N/A Large Value
1020
1022
1028
1030
1032
This will be an explanation of the reason for the recommendation. More details may be available via this link.
1038
Alternates:
1040
1006
JAEIX Qty Amt 5,000 10054109 (RA) $15.59 Large Cap Equity N/A Large Blend
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Index Funds - Total Large Cap Equity Index Funds Buying Allocation = $89,460
Remove Symbol Buy Qty/Amt. Acct. # (Type) Share Price Asset Class Category Style Rating
VFINX Qty Amt 1,000 10054109 (RA) $89.46 Large Cap Equity N/A Large Blend
1008
This will be an explanation of the reason for the recommendation. More details may be available via this link.
No Alternates
Individual Equities - Total Large Cap Equity Individual Equities Buying Allocation = $330,800
Remove Symbol Buy Qty/Amt. Acct. # (Type) Share Price Asset Class Category Style Rating
JNJ Qty Amt 5,000 10054109 (RA) $50.21 Large Cap Equity Health Care Large Growth C
1010
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
IBM Qty Amt 1,000 10054109 (RA) $79.75 Large Cap Equity Information Technology Large Growth B
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Small Cap Equity Buy Recommendations
Total Small Cap Equity Buying Allocation = $106,470
Actively Managed Mutual Funds - Total Small Cap Equity Actively Managed Mutual Funds Buying Allocation = $27,970
Remove Symbol Buy Qty/Amt. Acct. # (Type) Share Price Asset Class Category Style Rating
FMIOX Qty Amt 1,000 10054109 (RA) $27.97 Small Cap Equity N/A Small Blend
1012
This will be an explanation of the reason for the recommendation. More details may be available via this link.
No Alternates
Index Funds - Total Small Cap Equity Index Funds Buying Allocation = $78,500
Remove Symbol Buy Qty/Amt. Acct. # (Type) Share Price Asset Class Category Style Rating
SWSSX Qty Amt 5,000 10054109 (RA) $15.70 Small Cap Equity N/A Small Blend
1014
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Reset
Save & Continue >>

FIG. 10A

1042

Customer Profile:
DAVID ABBOTT
Portfolio Name: Schwab
Risk Profile: Moderate
Total Cash Available for Rebalancing $513,868.78
1. IND RETIRE ACCT 10054109 Cash Available: $387,865
2. OSH 1 Cash Available: $126,004

Rebalancing Status

Rebalancing Plan:

Symbol	Class	$ Amt
Sell Trades		
ABT	LC	$15,440
AMD	SC	$1,452
AMZN	LC	$97,350
AZO	SC	$8,058
CSX	SC	$12,212
DRI	SC	$7,680
GE	LC	$2,768
GIS	LC	$18,200
HDI	LC	$4,601
IBM	LC	$63,800

Print Queue: [pick report]
1 Current Holdings

Create New Plan

QuickView | Asset Allocation | Cash Flow | Rebalancing | Retirement Plan

Step 1: Set Preferences | Step 2: Manage Sells | Step 3: Manage Buys | Review Plan

Get Help on: ?
- Rebalancing Wizard
- Advice Suite

Recommended Buys: Domestic Equities

Reset — Save & Continue >>

You can accept, modify, or remove any of the following recommendations from the Rebalancing Plan, and select from the list of available "Alternates".

If you would like to bypass the Recommended Buys steps, you may skip to the Plan Summary page, where you can edit all of the recommendations manually.

Expand All | Collapse All

Large Cap Equity Buy Recommendations — Total Large Cap Equity Buying Allocation = $533,560 ?

Actively Managed Mutual Funds - Total Large Cap Equity Actively Managed Mutual Funds Buying Allocation = $113,300

Remove	Symbol	Buy Qty/Amt.	Acct. # (Type)	Share Price	Asset Class	Category	Style	Rating
☐	AMSTX	◉ Qty ○ Amt 1,000	10054109 (IRA)	$35.35	Large Cap Equity	N/A	Large Value	■

1006

This will be an explanation of the reason for the recommendation. More details may be available via this link. 1038

▼ Alternates: 1040

Remove	Symbol	Buy Qty/Amt.	Acct. # (Type)	Share Price	Asset Class	Category	Style	Rating
	JAEIX	◉ Qty ○ Amt	*10054109 (IRA)*	*$15.59*	*Large Cap Equity*	*N/A*	*Large Blend*	■
	JENSX	◉ Qty ○ Amt	*10054109 (IRA)*	*$20.64*	*Large Cap Equity*	*N/A*	*Large Growth*	■
	UMBIX	◉ Qty ○ Amt	*10054109 (IRA)*	*$28.6*	*Large Cap Equity*	*N/A*	*Large Value*	■
	PRBLX	◉ Qty ○ Amt	*10054109 (IRA)*	*$22.44*	*Large Cap Equity*	*N/A*	*Large Blend*	■

1044

Remove	Symbol	Buy Qty/Amt.	Acct. # (Type)	Share Price	Asset Class	Category	Style	Rating
☐	JABX	◉ Qty ○ Amt 5,000	10054109 (IRA)	$15.59	Large Cap Equity	N/A	Large Blend	■

This will be an explanation of the reason for the recommendation. More details may be available via this link.

▶ Alternates:

Index Funds - Total Large Cap Equity Index Funds Buying Allocation = $89,460

Remove	Symbol	Buy Qty/Amt.	Acct. # (Type)	Share Price	Asset Class	Category	Style	Rating
☐	VFINX	◉ Qty ○ Amt 1,000	10054109 (IRA)	$89.46	Large Cap Equity	N/A	Large Blend	■

This will be an explanation of the reason for the recommendation. More details may be available via this link.

No Alternates

Individual Equities - Total Large Cap Equity Individual Equities Buying Allocation = $330,800

Remove	Symbol	Buy Qty/Amt.	Acct. # (Type)	Share Price	Asset Class	Category	Style	Rating
☐	JNJ	◉ Qty ○ Amt 5,000	10054109 (IRA)	$50.21	Large Cap Equity	Health Care	Large Growth	C

This will be an explanation of the reason for the recommendation. More details may be available via this link.

▶ Alternates:

Remove	Symbol	Buy Qty/Amt.	Acct. # (Type)	Share Price	Asset Class	Category	Style	Rating
☐	IBM	◉ Qty ○ Amt 1,000	10054109 (IRA)	$79.75	Large Cap Equity	Information Technology	Large Growth	B

This will be an explanation of the reason for the recommendation. More details may be available via this link.

▶ Alternates:

Small Cap Equity Buy Recommendations — Total Small Cap Equity Buying Allocation = $106,470 ?

Actively Managed Mutual Funds - Total Small Cap Equity Actively Managed Mutual Funds Buying Allocation = $27,970

Remove	Symbol	Buy Qty/Amt.	Acct. # (Type)	Share Price	Asset Class	Category	Style	Rating
☐	FMIOX	◉ Qty ○ Amt 1,000	10054109 (IRA)	$27.97	Small Cap Equity	N/A	Small Blend	■

This will be an explanation of the reason for the recommendation. More details may be available via this link.

No Alternates

Index Funds - Total Small Cap Equity Index Funds Buying Allocation = $78,500

Remove	Symbol	Buy Qty/Amt.	Acct. # (Type)	Share Price	Asset Class	Category	Style	Rating
☐	SWSSX	◉ Qty ○ Amt 5,000	10054109 (IRA)	$15.70	Small Cap Equity	N/A	Small Blend	■

This will be an explanation of the reason for the recommendation. More details may be available via this link.

▶ Alternates:

Reset — Save & Continue >>

FIG. 10B

1100

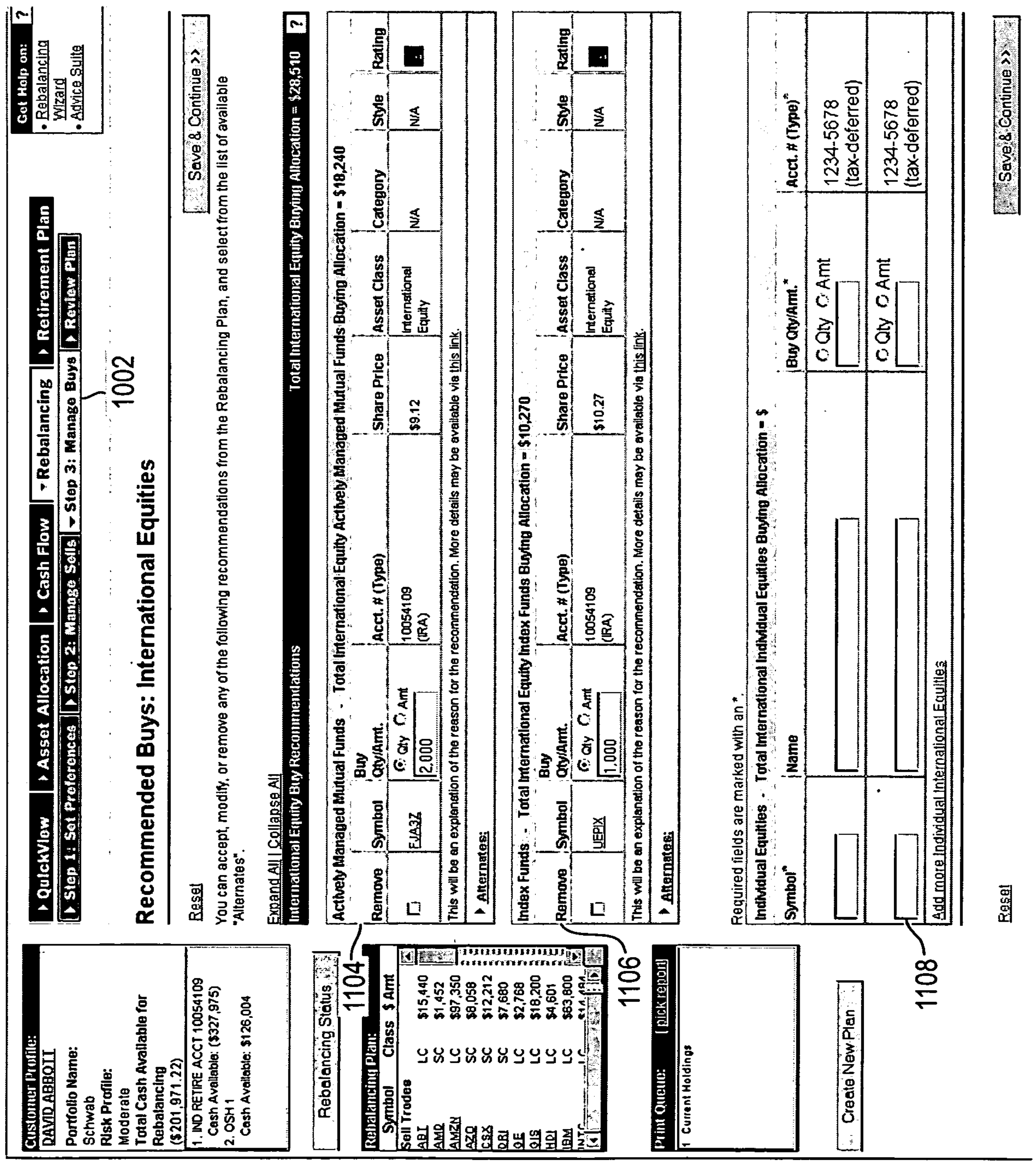

Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
($201,971.22)
1. IND RETIRE ACCT 10054109
Cash Available: ($327,975)
2. OSH 1
Cash Available: $126,004
Rebalancing Status
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
CSX SC $12,212
DRI SC $7,680
GE LC $2,768
GIS LC $18,200
HDI LC $4,601
IBM LC $63,800
Print Queue: [pick report]
1 Current Holdings
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
Recommended Buys: International Equities
Reset
Save & Continue >>
You can accept, modify, or remove any of the following recommendations from the Rebalancing Plan, and select from the list of available "Alternates".
Expand All | Collapse All
International Equity Buy Recommendations
Total International Equity Buying Allocation = $28,510
Actively Managed Mutual Funds - Total International Equity Actively Managed Mutual Funds Buying Allocation = $18,240
Remove
Symbol
Buy Qty/Amt.
Acct. # (Type)
Share Price
Asset Class
Category
Style
Rating
FJA3Z
Qty Amt
2,000
10054109 (IRA)
$9.12
International Equity
N/A
N/A
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Index Funds - Total International Equity Index Funds Buying Allocation = $10,270
UEPIX
1,000
$10.27
Required fields are marked with an *.
Individual Equities - Total International Individual Equities Buying Allocation = $
Symbol*
Name
Buy Qty/Amt.*
Acct. # (Type)*
1234-5678 (tax-deferred)
Add more Individual International Equities
1002
1104
1106
1108

FIG. 11

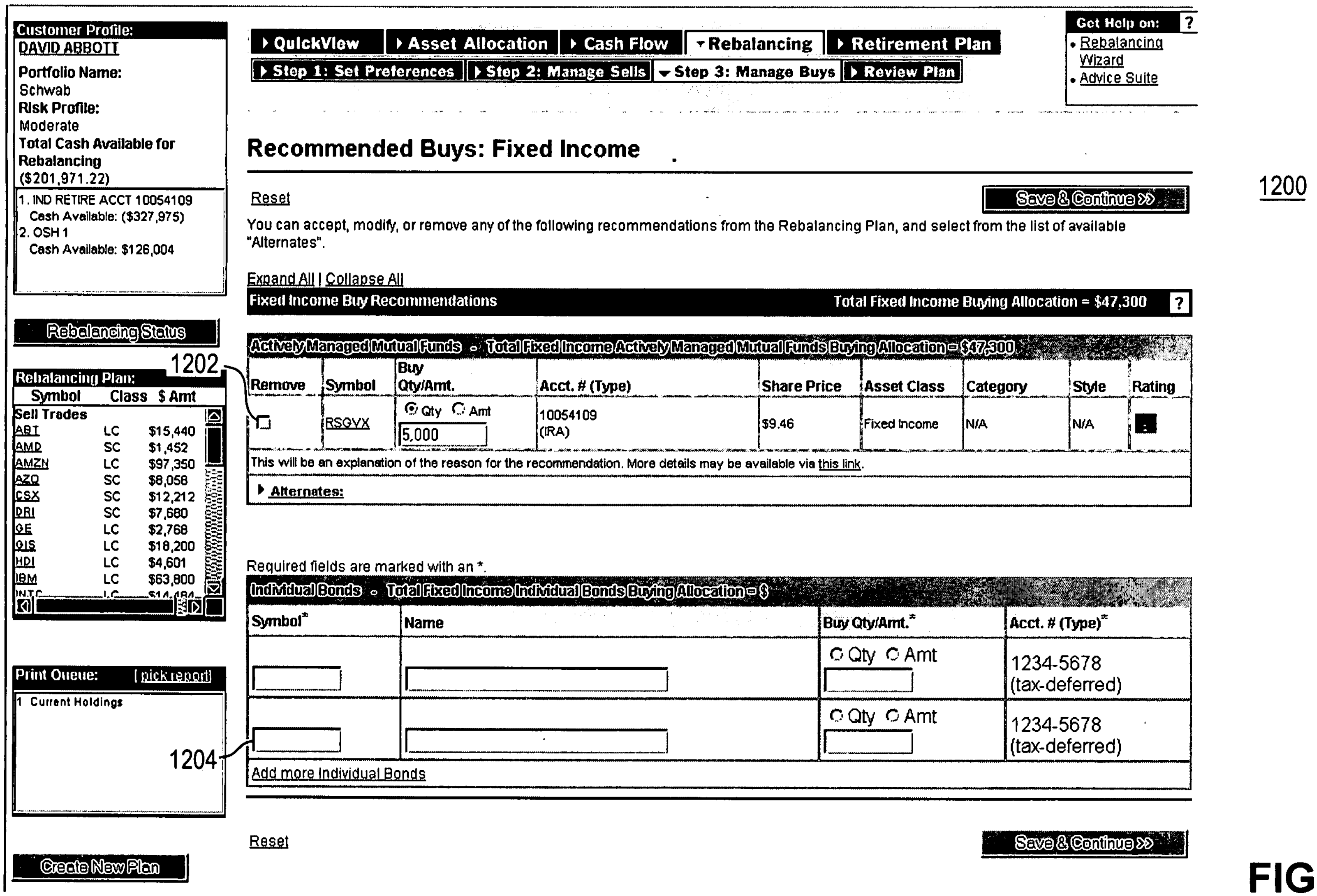
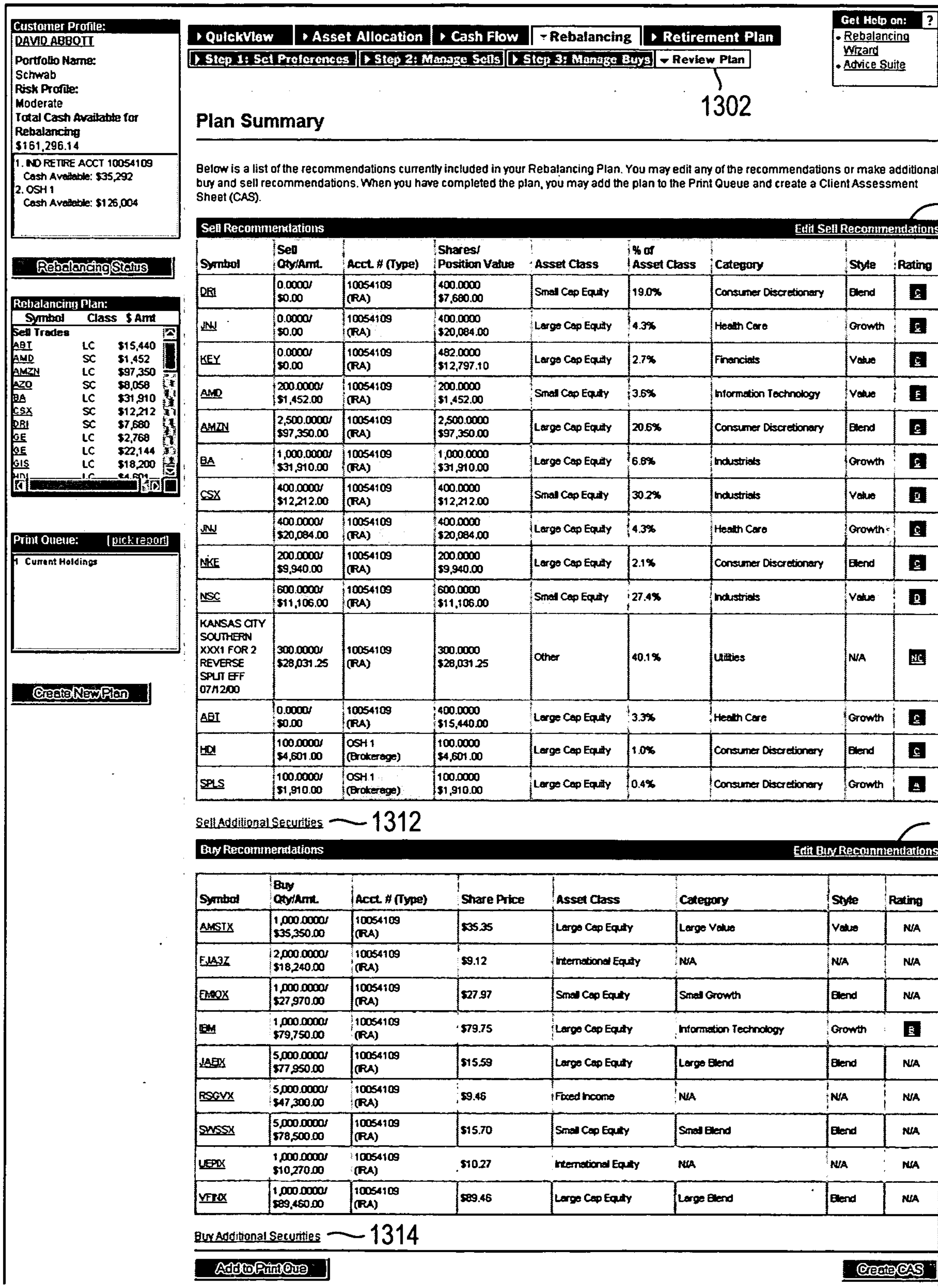

1200
Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
($201,971.22)
1. IND RETIRE ACCT 10054109
Cash Available: ($327,975)
2. OSH 1
Cash Available: $126,004
Rebalancing Status
1202
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
CSX SC $12,212
DRI SC $7,680
GE LC $2,768
GIS LC $18,200
HDI LC $4,601
IBM LC $63,800
Print Queue: [pick report]
1 Current Holdings
1204
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on: ?
Rebalancing Wizard
Advice Suite
Recommended Buys: Fixed Income
Reset
Save & Continue >>
You can accept, modify, or remove any of the following recommendations from the Rebalancing Plan, and select from the list of available "Alternates".
Expand All | Collapse All
Fixed Income Buy Recommendations
Total Fixed Income Buying Allocation = $47,300 ?
Actively Managed Mutual Funds - Total Fixed Income Actively Managed Mutual Funds Buying Allocation = $47,300
Remove
Symbol
Buy Qty/Amt.
Acct. # (Type)
Share Price
Asset Class
Category
Style
Rating
RSGVX
Qty Amt
5,000
10054109 (IRA)
$9.46
Fixed Income
N/A
N/A
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Required fields are marked with an *.
Individual Bonds - Total Fixed Income Individual Bonds Buying Allocation = $
Symbol*
Name
Buy Qty/Amt.*
Acct. # (Type)*
Qty Amt
1234-5678 (tax-deferred)
Qty Amt
1234-5678 (tax-deferred)
Add more Individual Bonds
Reset
Save & Continue >>

FIG. 12

1300



Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$161,296.14

1. IND RETIRE ACCT 10054109
   Cash Available: $35,292
2. OSH 1
   Cash Available: $126,004

Rebalancing Status

Rebalancing Plan:

Symbol	Class	$ Amt
Sell Trades		
ABT	LC	$15,440
AMD	SC	$1,452
AMZN	LC	$97,350
AZO	SC	$8,058
BA	LC	$31,910
CSX	SC	$12,212
DRI	SC	$7,680
GE	LC	$2,768
GE	LC	$22,144
GIS	LC	$18,200

Print Queue: [pick report]
1 Current Holdings

Create New Plan

▸ QuickView ▸ Asset Allocation ▸ Cash Flow ▾ Rebalancing ▸ Retirement Plan
▸ Step 1: Set Preferences ▸ Step 2: Manage Sells ▸ Step 3: Manage Buys ▾ Review Plan

1302

Get Help on: ?
- Rebalancing Wizard
- Advice Suite

Plan Summary

Below is a list of the recommendations currently included in your Rebalancing Plan. You may edit any of the recommendations or make additional buy and sell recommendations. When you have completed the plan, you may add the plan to the Print Queue and create a Client Assessment Sheet (CAS).

1308

Sell Recommendations Edit Sell Recommendations

Symbol	Sell Qty/Amt.	Acct. # (Type)	Shares/ Position Value	Asset Class	% of Asset Class	Category	Style	Rating
DRI	0.0000/ $0.00	10054109 (IRA)	400.0000 $7,680.00	Small Cap Equity	19.0%	Consumer Discretionary	Blend	C
JNJ	0.0000/ $0.00	10054109 (IRA)	400.0000 $20,084.00	Large Cap Equity	4.3%	Health Care	Growth	C
KEY	0.0000/ $0.00	10054109 (IRA)	482.0000 $12,797.10	Large Cap Equity	2.7%	Financials	Value	C
AMD	200.0000/ $1,452.00	10054109 (IRA)	200.0000 $1,452.00	Small Cap Equity	3.6%	Information Technology	Value	E
AMZN	2,500.0000/ $97,350.00	10054109 (IRA)	2,500.0000 $97,350.00	Large Cap Equity	20.6%	Consumer Discretionary	Blend	C
BA	1,000.0000/ $31,910.00	10054109 (IRA)	1,000.0000 $31,910.00	Large Cap Equity	6.8%	Industrials	Growth	C
CSX	400.0000/ $12,212.00	10054109 (IRA)	400.0000 $12,212.00	Small Cap Equity	30.2%	Industrials	Value	D
JNJ	400.0000/ $20,084.00	10054109 (IRA)	400.0000 $20,084.00	Large Cap Equity	4.3%	Health Care	Growth	C
NKE	200.0000/ $9,940.00	10054109 (IRA)	200.0000 $9,940.00	Large Cap Equity	2.1%	Consumer Discretionary	Blend	C
NSC	600.0000/ $11,106.00	10054109 (IRA)	600.0000 $11,106.00	Small Cap Equity	27.4%	Industrials	Value	D
KANSAS CITY SOUTHERN XXX1 FOR 2 REVERSE SPLIT EFF 07/12/00	300.0000/ $28,031.25	10054109 (IRA)	300.0000 $28,031.25	Other	40.1%	Utilities	N/A	NC
ABT	0.0000/ $0.00	10054109 (IRA)	400.0000 $15,440.00	Large Cap Equity	3.3%	Health Care	Growth	C
HDI	100.0000/ $4,601.00	OSH 1 (Brokerage)	100.0000 $4,601.00	Large Cap Equity	1.0%	Consumer Discretionary	Blend	C
SPLS	100.0000/ $1,910.00	OSH 1 (Brokerage)	100.0000 $1,910.00	Large Cap Equity	0.4%	Consumer Discretionary	Growth	A

1304

Sell Additional Securities 1312

1310

Buy Recommendations Edit Buy Recommendations

Symbol	Buy Qty/Amt.	Acct. # (Type)	Share Price	Asset Class	Category	Style	Rating
AMSTX	1,000.0000/ $35,350.00	10054109 (IRA)	$35.35	Large Cap Equity	Large Value	Value	N/A
FJA3Z	2,000.0000/ $18,240.00	10054109 (IRA)	$9.12	International Equity	N/A	N/A	N/A
FMIOX	1,000.0000/ $27,970.00	10054109 (IRA)	$27.97	Small Cap Equity	Small Growth	Blend	N/A
IBM	1,000.0000/ $79,750.00	10054109 (IRA)	$79.75	Large Cap Equity	Information Technology	Growth	B
JABIX	5,000.0000/ $77,950.00	10054109 (IRA)	$15.59	Large Cap Equity	Large Blend	Blend	N/A
RSGVX	5,000.0000/ $47,300.00	10054109 (IRA)	$9.46	Fixed Income	N/A	N/A	N/A
SWSSX	5,000.0000/ $78,500.00	10054109 (IRA)	$15.70	Small Cap Equity	Small Blend	Blend	N/A
UEPIX	1,000.0000/ $10,270.00	10054109 (IRA)	$10.27	International Equity	N/A	N/A	N/A
VFINX	1,000.0000/ $89,460.00	10054109 (IRA)	$89.46	Large Cap Equity	Large Blend	Blend	N/A

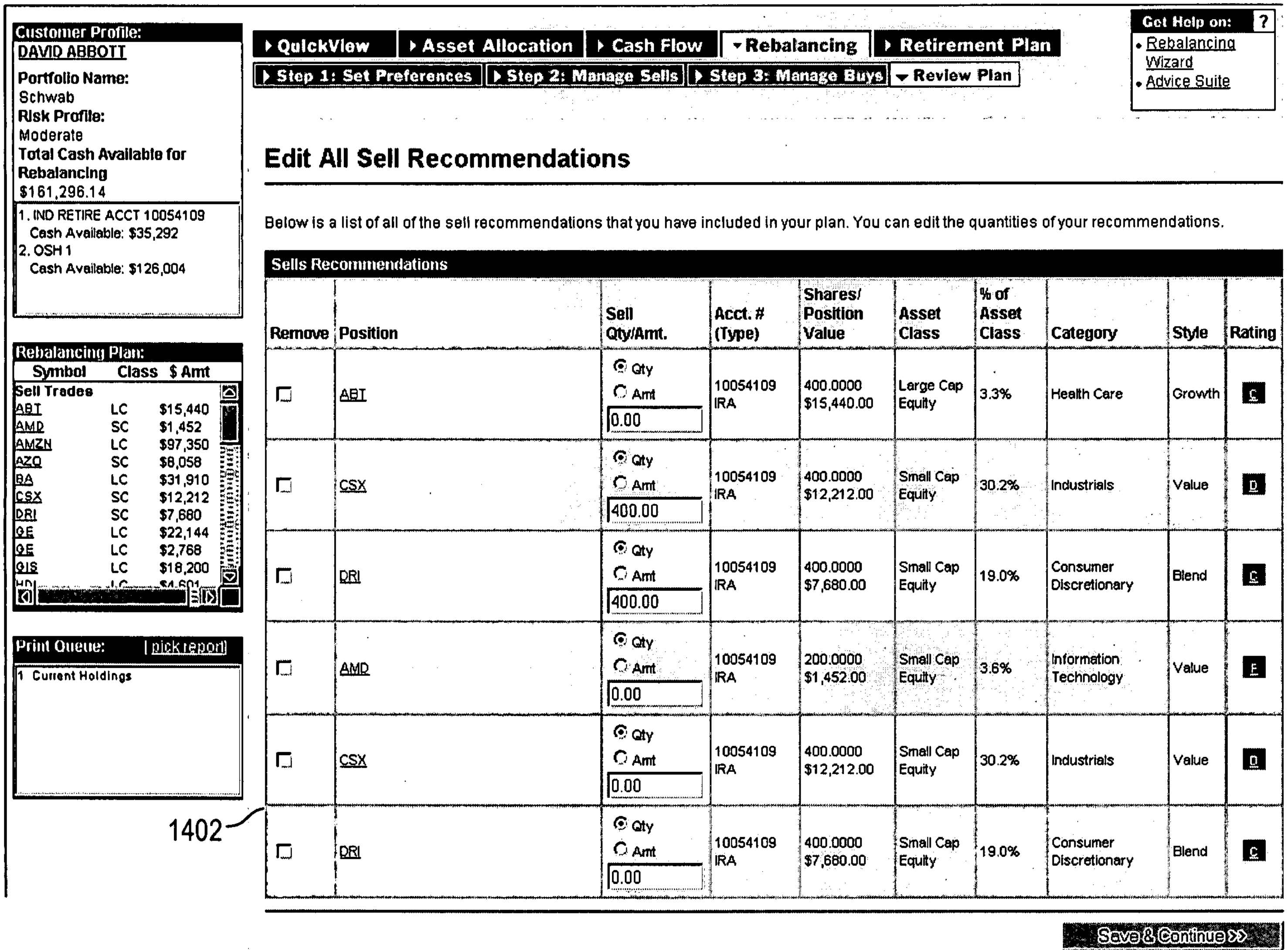
1306

Buy Additional Securities 1314

Add to Print Que Create CAS

FIG. 13

1400



Remove	Position	Sell Qty/Amt.	Acct. # (Type)	Shares/ Position Value	Asset Class	% of Asset Class	Category	Style	Rating
☐	ABT	Qty / Amt 0.00	10054109 IRA	400.0000 $15,440.00	Large Cap Equity	3.3%	Health Care	Growth	C
☐	CSX	Qty / Amt 400.00	10054109 IRA	400.0000 $12,212.00	Small Cap Equity	30.2%	Industrials	Value	D
☐	DRI	Qty / Amt 400.00	10054109 IRA	400.0000 $7,680.00	Small Cap Equity	19.0%	Consumer Discretionary	Blend	C
☐	AMD	Qty / Amt 0.00	10054109 IRA	200.0000 $1,452.00	Small Cap Equity	3.6%	Information Technology	Value	F
☐	CSX	Qty / Amt 0.00	10054109 IRA	400.0000 $12,212.00	Small Cap Equity	30.2%	Industrials	Value	D
☐	DRI	Qty / Amt 0.00	10054109 IRA	400.0000 $7,680.00	Small Cap Equity	19.0%	Consumer Discretionary	Blend	C

1402

1408

FIG. 14

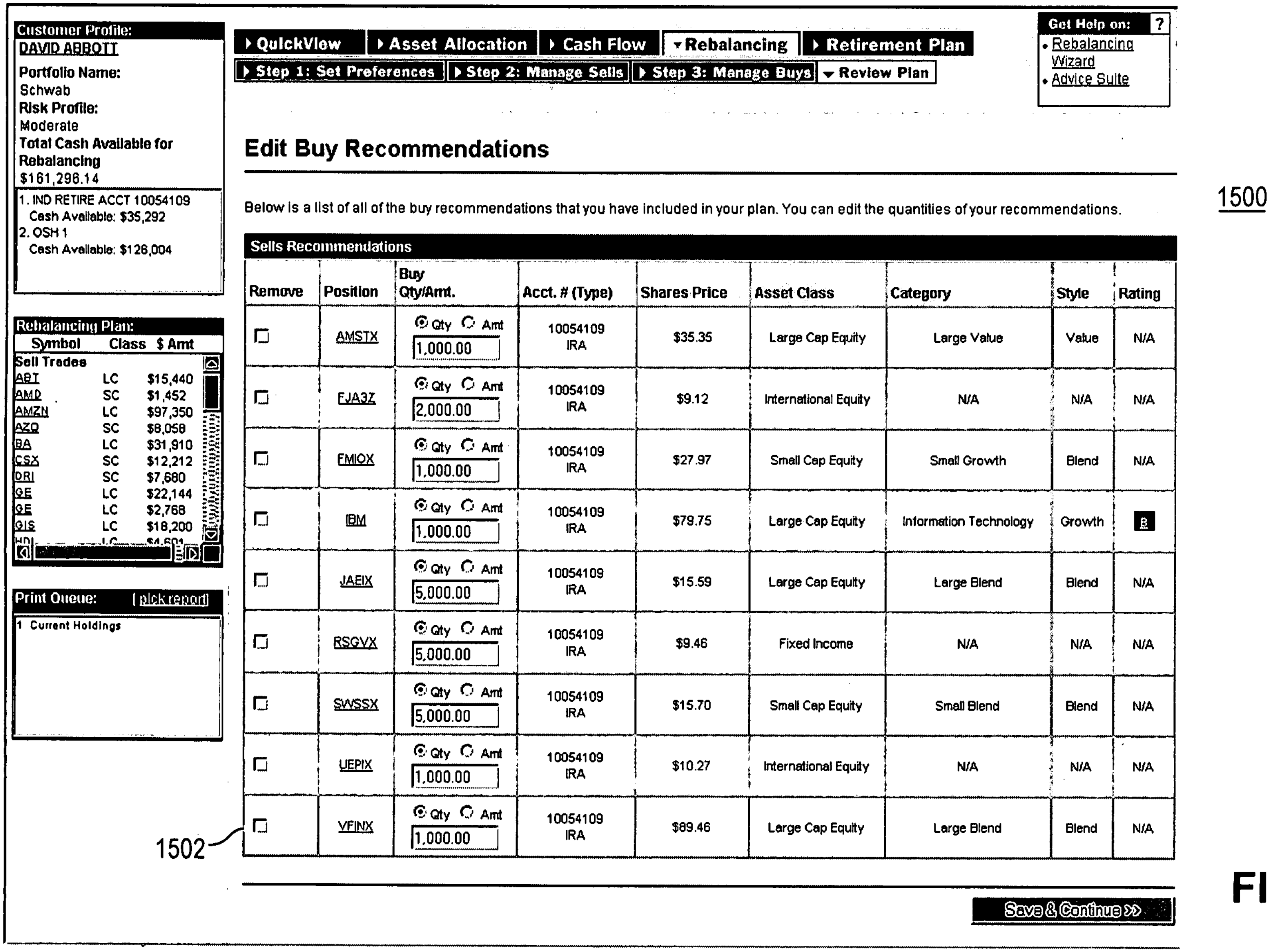
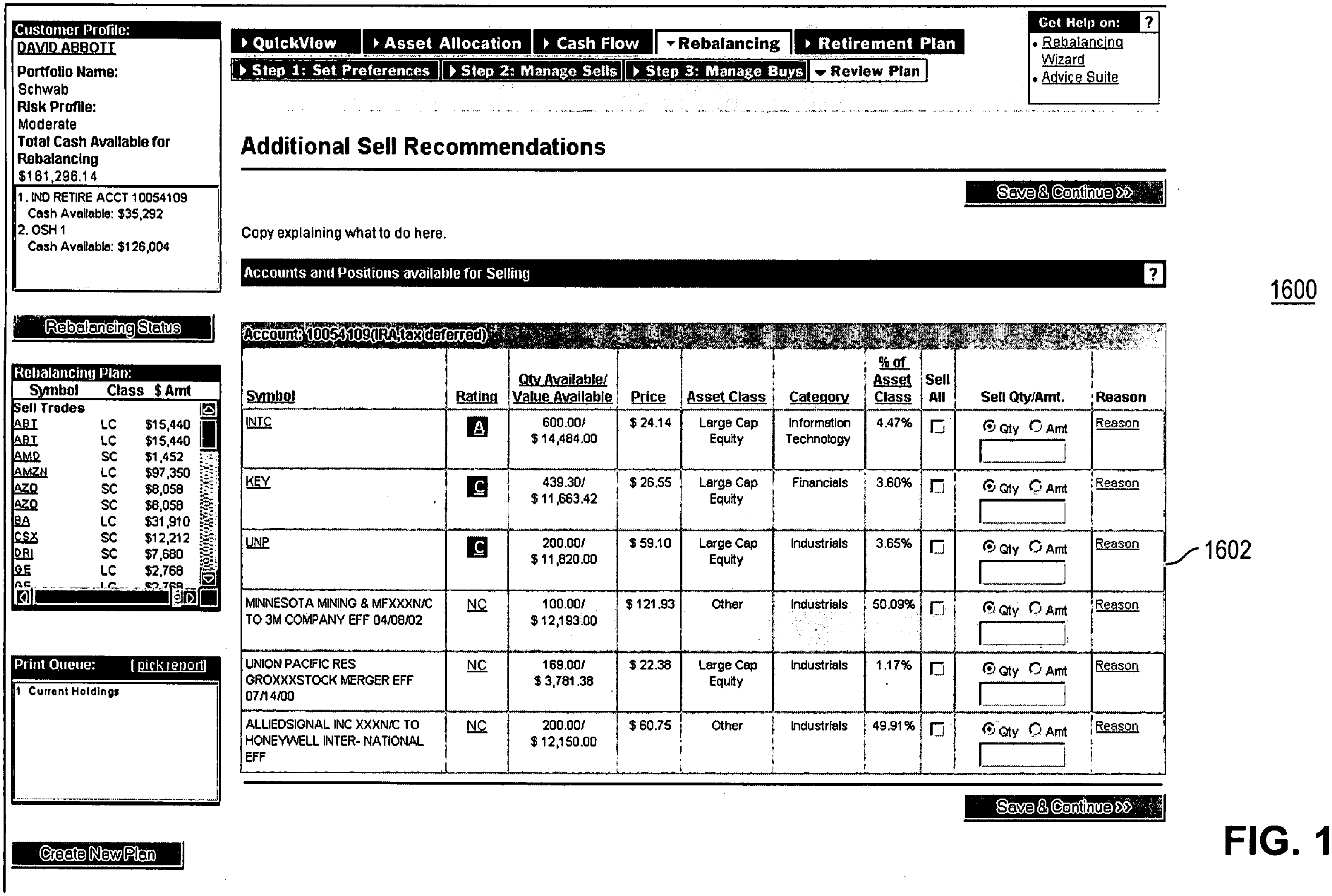

Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$161,296.14
1. IND RETIRE ACCT 10054109
Cash Available: $35,292
2. OSH 1
Cash Available: $126,004
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
BA LC $31,910
CSX SC $12,212
DRI SC $7,680
GE LC $22,144
GE LC $2,768
GIS LC $18,200
Print Queue: [pick report]
1 Current Holdings
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
Edit Buy Recommendations
Below is a list of all of the buy recommendations that you have included in your plan. You can edit the quantities of your recommendations.
Sells Recommendations
Remove | Position | Buy Qty/Amt. | Acct. # (Type) | Shares Price | Asset Class | Category | Style | Rating
AMSTX | Qty Amt 1,000.00 | 10054109 IRA | $35.35 | Large Cap Equity | Large Value | Value | N/A
FJA3Z | Qty Amt 2,000.00 | 10054109 IRA | $9.12 | International Equity | N/A | N/A | N/A
FMIOX | Qty Amt 1,000.00 | 10054109 IRA | $27.97 | Small Cap Equity | Small Growth | Blend | N/A
IBM | Qty Amt 1,000.00 | 10054109 IRA | $79.75 | Large Cap Equity | Information Technology | Growth | B
JAEIX | Qty Amt 5,000.00 | 10054109 IRA | $15.59 | Large Cap Equity | Large Blend | Blend | N/A
RSGVX | Qty Amt 5,000.00 | 10054109 IRA | $9.46 | Fixed Income | N/A | N/A | N/A
SWSSX | Qty Amt 5,000.00 | 10054109 IRA | $15.70 | Small Cap Equity | Small Blend | Blend | N/A
UEPIX | Qty Amt 1,000.00 | 10054109 IRA | $10.27 | International Equity | N/A | N/A | N/A
VFINX | Qty Amt 1,000.00 | 10054109 IRA | $89.46 | Large Cap Equity | Large Blend | Blend | N/A
Save & Continue >>
1500
1502

FIG. 15


1600
1602
Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$181,298.14
1. IND RETIRE ACCT 10054109
Cash Available: $35,292
2. OSH 1
Cash Available: $126,004
Rebalancing Status
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
AZO SC $8,058
BA LC $31,910
CSX SC $12,212
DRI SC $7,680
GE LC $2,768
Print Queue: [pick report]
1 Current Holdings
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Got Help on: ?
Rebalancing Wizard
Advice Suite
Additional Sell Recommendations
Save & Continue >>
Copy explaining what to do here.
Accounts and Positions available for Selling ?
Account: 10054109(IRA,tax deferred)

Symbol	Rating	Qty Available/ Value Available	Price	Asset Class	Category	% of Asset Class	Sell All	Sell Qty/Amt.	Reason
INTC	A	600.00/ $ 14,484.00	$ 24.14	Large Cap Equity	Information Technology	4.47%		Qty Amt	Reason
KEY	C	439.30/ $ 11,663.42	$ 26.55	Large Cap Equity	Financials	3.60%		Qty Amt	Reason
UNP	C	200.00/ $ 11,820.00	$ 59.10	Large Cap Equity	Industrials	3.65%		Qty Amt	Reason
MINNESOTA MINING & MFXXXN/C TO 3M COMPANY EFF 04/08/02	NC	100.00/ $ 12,193.00	$ 121.93	Other	Industrials	50.09%		Qty Amt	Reason
UNION PACIFIC RES GROXXXSTOCK MERGER EFF 07/14/00	NC	169.00/ $ 3,781.38	$ 22.38	Large Cap Equity	Industrials	1.17%		Qty Amt	Reason
ALLIEDSIGNAL INC XXXN/C TO HONEYWELL INTER- NATIONAL EFF	NC	200.00/ $ 12,150.00	$ 60.75	Other	Industrials	49.91%		Qty Amt	Reason

Save & Continue >>

FIG. 16

1700

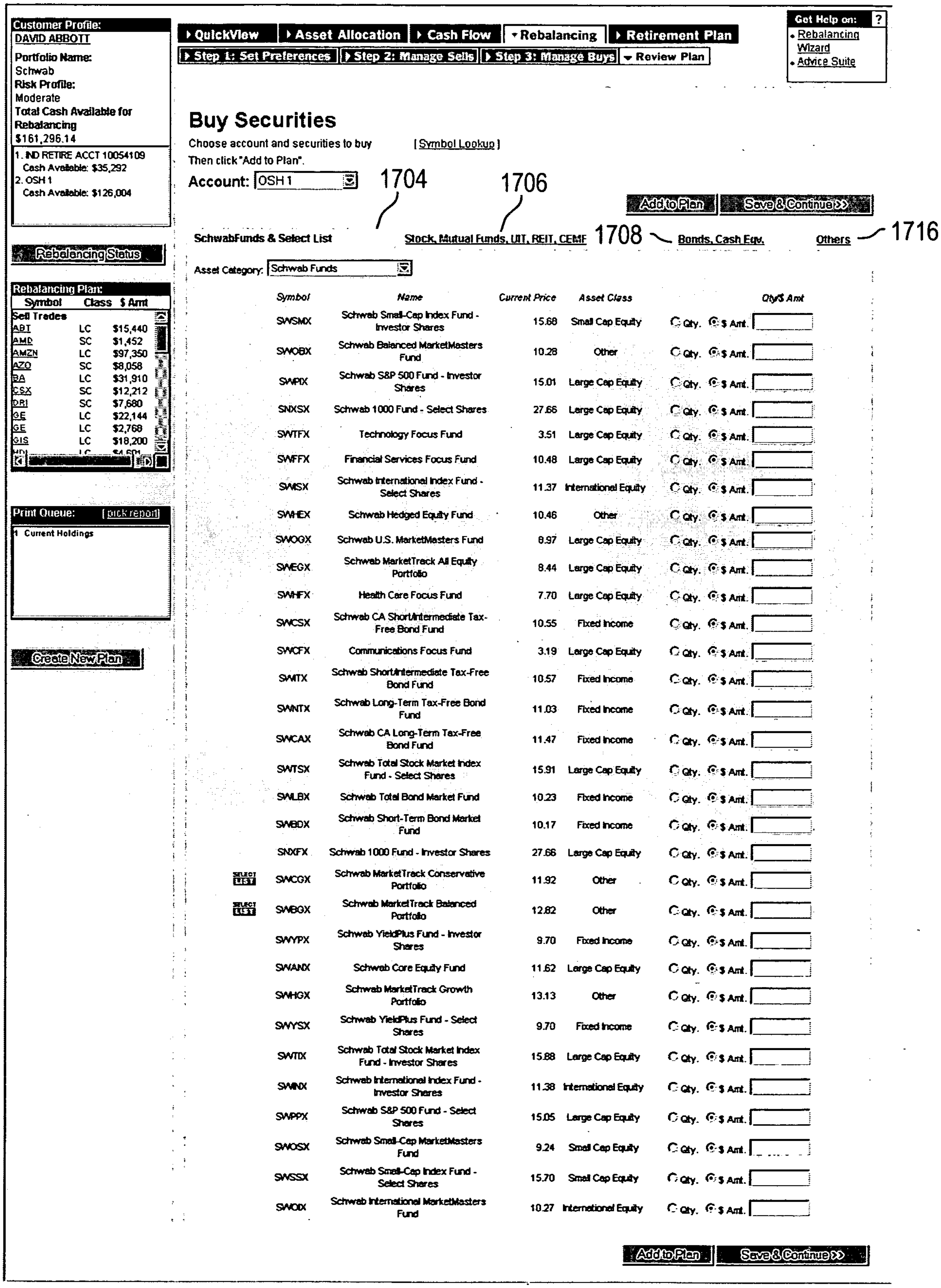

Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$161,296.14
1. IND RETIRE ACCT 10054109
Cash Available: $35,292
2. OSH 1
Cash Available: $126,004
Rebalancing Status
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
BA LC $31,910
CSX SC $12,212
DRI SC $7,680
GE LC $22,144
GE LC $2,768
GIS LC $18,200
Print Queue: [pick report]
1 Current Holdings
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
Buy Securities
Choose account and securities to buy
Then click "Add to Plan".
[Symbol Lookup]
Account: OSH 1
1704
1706
Add to Plan
Save & Continue >>
SchwabFunds & Select List
Stock, Mutual Funds, UIT, REIT, CEMF
1708
Bonds, Cash Eqv.
Others
1716
Asset Category: Schwab Funds
Symbol | Name | Current Price | Asset Class | Qty/$ Amt
SWSMX | Schwab Small-Cap Index Fund - Investor Shares | 15.68 | Small Cap Equity | Qty. $ Amt.
SWOBX | Schwab Balanced MarketMasters Fund | 10.28 | Other | Qty. $ Amt.
SWPIX | Schwab S&P 500 Fund - Investor Shares | 15.01 | Large Cap Equity | Qty. $ Amt.
SNXSX | Schwab 1000 Fund - Select Shares | 27.66 | Large Cap Equity | Qty. $ Amt.
SWTFX | Technology Focus Fund | 3.51 | Large Cap Equity | Qty. $ Amt.
SWFFX | Financial Services Focus Fund | 10.48 | Large Cap Equity | Qty. $ Amt.
SWISX | Schwab International Index Fund - Select Shares | 11.37 | International Equity | Qty. $ Amt.
SWHEX | Schwab Hedged Equity Fund | 10.46 | Other | Qty. $ Amt.
SWOGX | Schwab U.S. MarketMasters Fund | 8.97 | Large Cap Equity | Qty. $ Amt.
SWEGX | Schwab MarketTrack All Equity Portfolio | 8.44 | Large Cap Equity | Qty. $ Amt.
SWHFX | Health Care Focus Fund | 7.70 | Large Cap Equity | Qty. $ Amt.
SWCSX | Schwab CA Short/Intermediate Tax-Free Bond Fund | 10.55 | Fixed Income | Qty. $ Amt.
SWCFX | Communications Focus Fund | 3.19 | Large Cap Equity | Qty. $ Amt.
SWITX | Schwab Short/Intermediate Tax-Free Bond Fund | 10.57 | Fixed Income | Qty. $ Amt.
SWNTX | Schwab Long-Term Tax-Free Bond Fund | 11.03 | Fixed Income | Qty. $ Amt.
SWCAX | Schwab CA Long-Term Tax-Free Bond Fund | 11.47 | Fixed Income | Qty. $ Amt.
SWTSX | Schwab Total Stock Market Index Fund - Select Shares | 15.91 | Large Cap Equity | Qty. $ Amt.
SWLBX | Schwab Total Bond Market Fund | 10.23 | Fixed Income | Qty. $ Amt.
SWBDX | Schwab Short-Term Bond Market Fund | 10.17 | Fixed Income | Qty. $ Amt.
SNXFX | Schwab 1000 Fund - Investor Shares | 27.66 | Large Cap Equity | Qty. $ Amt.
SELECT LIST SWCGX | Schwab MarketTrack Conservative Portfolio | 11.92 | Other | Qty. $ Amt.
SELECT LIST SWBGX | Schwab MarketTrack Balanced Portfolio | 12.82 | Other | Qty. $ Amt.
SWYPX | Schwab YieldPlus Fund - Investor Shares | 9.70 | Fixed Income | Qty. $ Amt.
SWANX | Schwab Core Equity Fund | 11.62 | Large Cap Equity | Qty. $ Amt.
SWHGX | Schwab MarketTrack Growth Portfolio | 13.13 | Other | Qty. $ Amt.
SWYSX | Schwab YieldPlus Fund - Select Shares | 9.70 | Fixed Income | Qty. $ Amt.
SWTIX | Schwab Total Stock Market Index Fund - Investor Shares | 15.88 | Large Cap Equity | Qty. $ Amt.
SWINX | Schwab International Index Fund - Investor Shares | 11.38 | International Equity | Qty. $ Amt.
SWPPX | Schwab S&P 500 Fund - Select Shares | 15.05 | Large Cap Equity | Qty. $ Amt.
SWOSX | Schwab Small-Cap MarketMasters Fund | 9.24 | Small Cap Equity | Qty. $ Amt.
SWSSX | Schwab Small-Cap Index Fund - Select Shares | 15.70 | Small Cap Equity | Qty. $ Amt.
SWOIX | Schwab International MarketMasters Fund | 10.27 | International Equity | Qty. $ Amt.
Add to Plan
Save & Continue >>

FIG. 17A

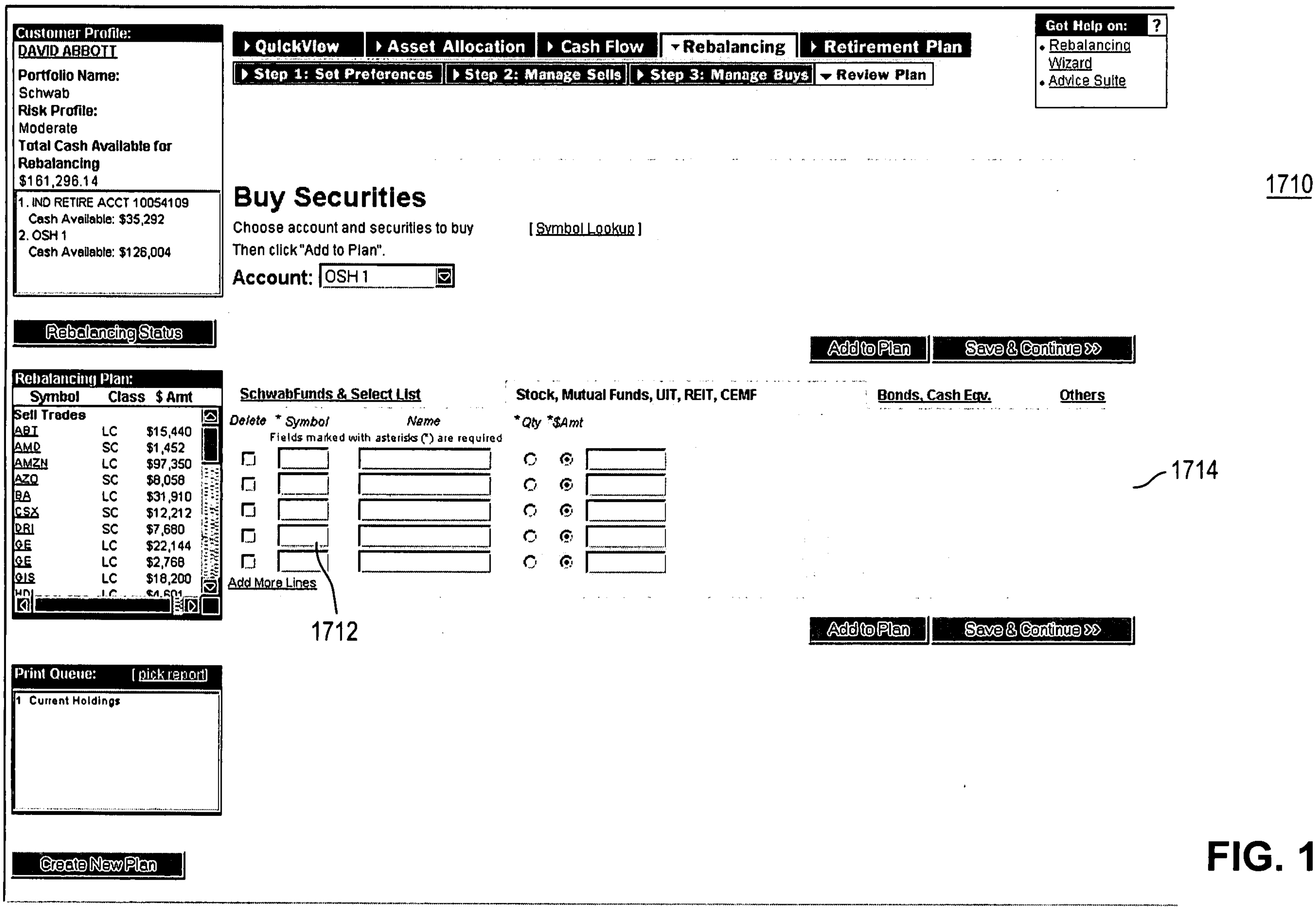
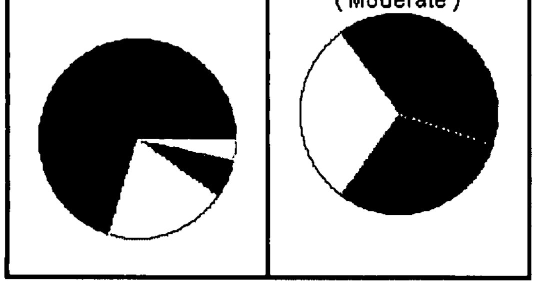

Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$161,296.14
1. IND RETIRE ACCT 10054109
Cash Available: $35,292
2. OSH 1
Cash Available: $126,004
Rebalancing Status
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
BA LC $31,910
CSX SC $12,212
DRI SC $7,680
GE LC $22,144
GE LC $2,768
GIS LC $18,200
Print Queue: [pick report]
1 Current Holdings
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
?
Rebalancing Wizard
Advice Suite
Buy Securities
Choose account and securities to buy
Then click "Add to Plan".
[Symbol Lookup]
Account: OSH 1
Add to Plan
Save & Continue >>
SchwabFunds & Select List
Stock, Mutual Funds, UIT, REIT, CEMF
Bonds, Cash Eqv.
Others
Delete
* Symbol
Name
*Qty
*$Amt
Fields marked with asterisks (*) are required
Add More Lines
1710
1712
1714

FIG. 17B

Rebalancing Status

Modified vs. Target Allocation

Modified Allocation	Target Allocation (Moderate)

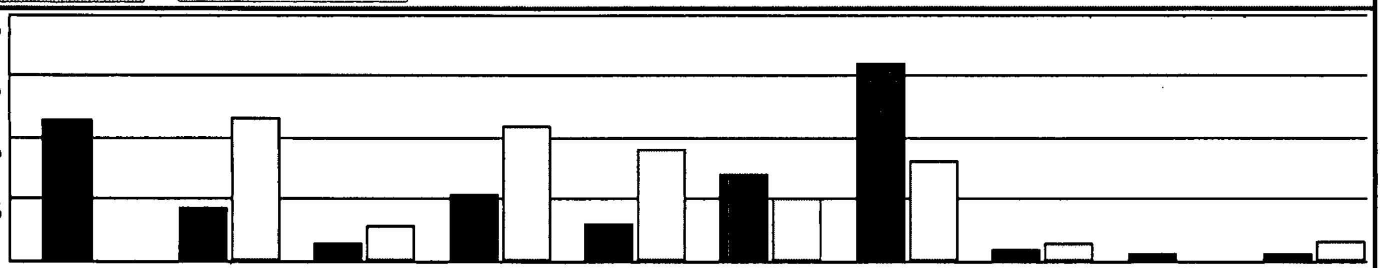


1806

Modified Rebalancing Guidelines

Asset Class	Modified	Target	Difference
■ Large Cap Equity	$512,264.79	$24,226,227.20	(512,229.79)
□ Small Cap Equity	$117,576.00	$10,382,668.80	(117,561.00)
□ International Equity	$28,510.00	$10,382,668.80	(28,495.00)
■ Fixed Income	$47,300.00	$20,765,337.60	(47,270.00)
■ Cash or Equivalent	($37,815.86)	$3,460,889.60	37,820.86
□ Other	$24,343.00	$0.00	(24,343.00)

Modified Sector Diversification or Equity Concentration



	Consumer Discretionary	Consumer Staples	Energy	Financials	Health Care	Industrials	Information Technology	Materials	Telecom Services	Utilities
■ Your Portfolio	22.7%	8.4%	2.8%	10.6%	5.8%	13.8%	31.8%	1.7%	1.2%	1.2%
□ Market (Wilshire 5000)	0.0%	23.0%	5.7%	21.6%	18.0%	9.9%	15.9%	2.8%	0.0%	3.1%

Close

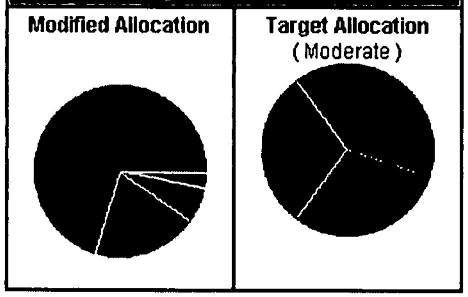
1804

1800

FIG. 18A

Rebalancing Status

Modified vs. Target Allocation

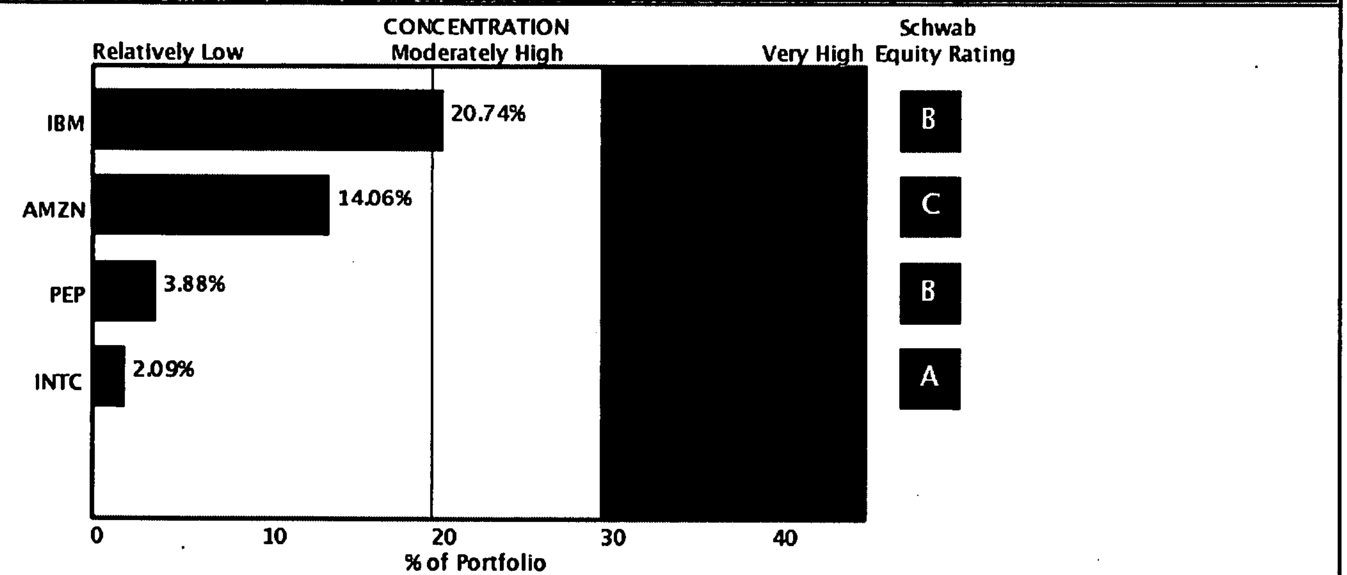


Modified Rebalancing Guidelines

Asset Class	Modified	Target	Difference
Large Cap Equity	$512,264.79	$24,226,227.20	(512,229.79)
Small Cap Equity	$117,576.00	$10,382,668.80	(117,561.00)
International Equity	$28,510.00	$10,382,668.80	(28,495.00)
Fixed Income	$47,300.00	$20,765,337.60	(47,270.00)
Cash or Equivalent	($37,815.86)	$3,460,889.60	37,820.86
Other	$24,343.00	$0.00	(24,343.00)

1802

Modified Sector Diversification or Equity Concentration



1808

Close

FIG. 18B

1900

Your Personal Rebalancing Plan

Here is a summary of the rebalancing plan that we discussed based on your input. If you elect to place any trade orders, your Schwab representative can help you. For the most recent research report on the securities listed below, please visit Schwab.com or contact your Schwab Investment Consultant.

1901

Schwab Brokerage Account #1234-5678, Taxable

Sell

✓	Symbol	Position Name	$ Amount	Quantity	Rating*	Reason for Recommendation
☐	XYZ	XYZ Corporation	$17,640	1,000	F	Sell all of your XYZ because it has a low rating (D).
☐	ABCD	XXXXX XXXXX Growth Fund	$4,500	140		Sell all of your ABCDbecause it is underperforming compared to its peers.
☐	DFGHX	U.S. Treasury Note 4.5% 02/14	$50,000	2250	AA	Sell $50,000 of your DFGHX because you are over allocated in fixed income and it i your lowest rated fixed income holding.

1904

Buy

✓	Symbol	Position Name	$ Amount	Quantity	Rating*	Reason for Recommendation
☐	AAA	AAA Corporation	$18,410	1,000	A	Buy 1,000 shares of AAA because you are under allocated in the Energy sector and it is an A rated Energy stock.
☐	AAAAXXXXX	AAAA Growth Fund	$10,500	140		Buy 140 shares of AAAAXXXXX because Blah, blah, blah...

1902

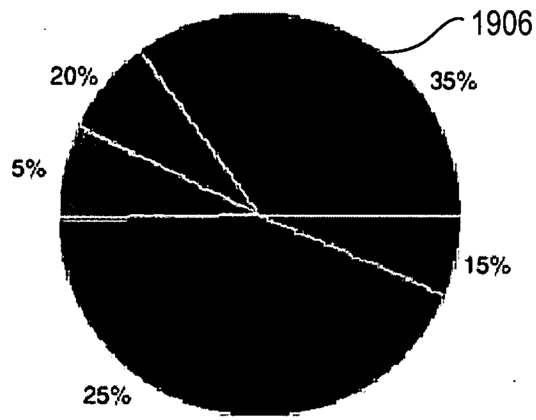
* Stock Ratings are provided by Schwab Equity Ratings. Bond credit ratings are based on the rating given by Standard & Poor's. For additional details on these ratings, see Terms & Definitions.

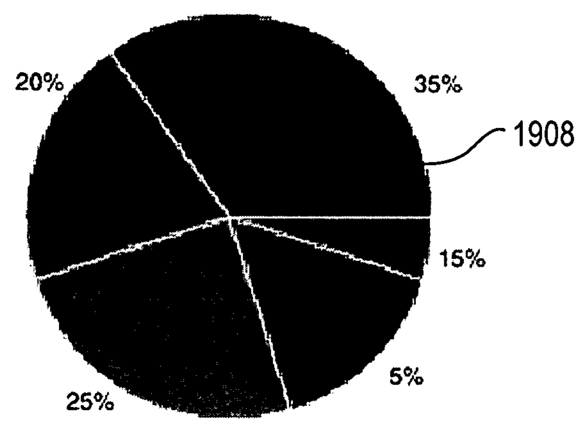
The purpose of this report is not to document any recommendation that may have occurred. "Buy" and "Sell" simply reflect the actions you suggested or would need to take to rebalance your portfolio. This report covers positions held in the Schwab accounts you selected for his analysis as of Month XX, Year. If any account is held at another institution, Schwab is relying on you alone for complete and timely information about that account and your holdings there. There may be information or data relevant to that account about which Schwab is not aware. You acknowledge that Schwab is not responsible for actions taken in those accounts. This analysis does not take into account the tax implications or transaction costs associated with "buying" or "selling" securities. Please consult your tax advisor as appropriate. *Timing of analysis:* This analysis is based in part on the market capitalization of the companies you hold securities in. The market capitalization of companies can vary significantly with the elapse of time. If you choose to not implement your Rebalancing Plan at the time of the consultation, please check with your Investment Consultant before acting at a later date. Your personal financial circumstances, market conditions and other factors change rapidly and can affect whether or not any recommendations given remain suitable for you. The Rebalancing Plan is subject to your account and other applicable agreements with Schwab.

FIG. 19A

Rebalanced Asset Allocation

This page highlights the difference between you current asset allocation and your rebalanced asset allocation if you were to implement the trades discussed today. In the table below, the Adjustment columns show the difference between your current and the rebalanced portfolio allocations.





1910

Rebalancing Guidelines: Portfolio Allocation

Asset Class	Current %	Current $	Client Preferred	Rebalanced %	Rebalanced $	Adjustment %	Adjustment $
Large Cap Equity	25.0%	$200,892	35.0%	35.0%	$307,892	10.1%	($1.034.8)
Small Cap Equity	25.0%	$200,938	20.0%	20.0%	$175,938	-5.3%	$108,388.5
International Equity	5.0%	$40,923	25.0%	25.0%	$219,923	20.1%	$153,325.3
Fixed Income	35.0%	$131,953	15.0%	15.0%	$131,954	-15%	($248,721.5)
Cash	10.0%	$83,985	5.0%	5.0%	$43,985	-5.2%	($11,956.5)
Other	0.0%	$0	0.0%	0.0%	$0	-0.0%	($1.0)
Total		**$879,692**			**$879,692**		

FIG. 19B

Your Rebalanced Portfolio

This section includes a summary of the holdings in your new portfolio if you implement this Rebalancing Plan in its entirety.
★ Some or all of this holding is not currently in your portfolio, but is included in your rebalancing plan.

1912

Large Cap Holdings - 35%

	Symbol (accounts)	Holding Name	$ Amount	Quantity	Rating*	Sector
	XYZ (1, 3)	XYZ Corporation	$17,640	1,000	A	Technology
★	ABCD (1)	XXXXX XXXXX Growth Fund	$4,500	140		Health
	DFGHX (3)	XXXXX XXXXX	$50,000	2250		Cash
★	BBBB (1)	XXXXX XXXXX	$4,500	140		Health
	CCC (3)	XXXXX XXXXX	$50,000	2250		XXXXX
	DDDD (2)	XXXXX XXXXX	$4,500	140		Health

1914

Small Cap Holdings - 25%

	Symbol (accounts)	Holding Name	$ Amount	Quantity	Rating*	Sector
★	EEE (1)	XYZ Corporation	$17,640	1,000	A	Technology
	FFFFF (2)	XXXXX XXXXX Value Fund	$4,500	140		Health
	GGG (1, 3)	XXXXX XXXXX	$50,000	2250		Cash
	HHHH (2)	XXXXX XXXXX	$4,500	140		Health

1. Roth IRA, 2. Brokerage, 3. SEP IRA

* Stock Ratings are provided by Schwab Equity Ratings. Bond credit ratings are based on the rating given by Standard & Poor's. For additional details on these ratings, see Terms & Definitions.

The rebalanced portfolio summary is an estimate as of the date of this report. Because securities valuations change over time, the actual rebalanced results will vary. ***The purpose of this report is not to document any recommendation that may have occurred. "Buy" and "Sell" simply reflect the actions you suggested or would need to take to rebalance your portfolio.*** This report covers positions held in the Schwab accounts you selected for his analysis as of Month XX, Year. If any account is held at another institution, Schwab is relying on you alone for complete and timely information about that account and your holdings there. There may be information or data relevant to that account about which Schwab is not aware. You acknowledge that Schwab is not responsible for actions taken in those accounts. This analysis does not take into account the tax implications or transaction costs associated with "buying" or "selling" securities. Please consult your tax advisor as appropriate. *Timing of analysis:* This analysis is based in part on the market capitalization of the companies you hold securities in. The market capitalization of companies can vary significantly with the elapse of time. If you choose to not implement your Rebalancing Plan at the time of the consultation, please check with your Investment Consultant before acting at a later date. Your personal financial circumstances, market conditions and other factors change rapidly and can affect whether or not any recommendations given remain suitable for you. The Rebalancing Plan is subject to your account and other applicable agreements with Schwab.

FIG. 19C

Your Rebalanced Portfolio

...Continued

This section includes a summary of the holdings in your new portfolio if you implement this Rebalancing Plan in its entirety.
★ Some or all of this holding is not currently in your portfolio, but is included in your rebalancing plan.

1916

1920

International - 10%				
	Symbol (accounts)	Holding Name	$ Amount	Quantity
	XYZ (1, 3)	XYZ Corporation	$17,640	1,000
★	ABCD (1)	XXXXX XXXXX Growth Fund	$4,500	140

1918

Fixed Income - 25%				
Symbol (accounts)	Holding Name	$ Amount	Quantity	Rating*
XXXXX (1, 3)	6 MO CD	$20,000	1,000	AA
ABCD (3)	XXXXX XXXXX Money Market	$4,500	140	AA

1924

Cash or Equivalent - 5%		
Symbol (accounts)	Holding Name	$ Amount
Cash (1, 3)	Total Cash	$30,000

1922

Other - 15%			
Symbol (accounts)	Holding Name	$ Amount	Quantity
XYZ (1)	XYZ Convertible Bond	$30,000	30,000

1. Roth IRA, 2. Brokerage, 3. SEP IRA

* Stock Ratings are provided by Schwab Equity Ratings. Bond credit ratings are based on the rating given by Standard & Poor's. For additional details on these ratings, see Terms & Definitions.

The rebalanced portfolio summary is an estimate as of the date of this report. Because securities valuations change over time, the actual rebalanced results will vary. ***The purpose of this report is not to document any recommendation that may have occurred. "Buy" and "Sell" simply reflect the actions you suggested or would need to take to rebalance your portfolio.*** This report covers positions held in the Schwab accounts you selected for his analysis as of Month XX, Year. If any account is held at another institution, Schwab is relying on you alone for complete and timely information about that account and your holdings there. There may be information or data relevant to that account about which Schwab is not aware. You acknowledge that Schwab is not responsible for actions taken in those accounts. This analysis does not take into account the tax implications or transaction costs associated with "buying" or "selling" securities. Please consult your tax advisor as appropriate. *Timing of analysis:* This analysis is based in part on the market capitalization of the companies you hold securities in. The market capitalization of companies can vary significantly with the elapse of time. If you choose to not implement your Rebalancing Plan at the time of the consultation, please check with your Investment Consultant before acting at a later date. Your personal financial circumstances, market conditions and other factors change rapidly and can affect whether or not any recommendations given remain suitable for you. The Rebalancing Plan is subject to your account and other applicable agreements with Schwab.

FIG. 19D

Client Preferences

We have incorporated your preferences into this Rebalancing Plan to meet your specific investment needs.

Asset Allocation Preferences

1926

Asset Class	Client Preferred	Moderately Aggressive[1]
Large Cap Equity:	35%	40%
Small Cap Equity:	25%	25%
International Equity:	10%	10%
Fixed Income:	20%	10%
Cash or Equivalent:	10%	10%
Other:	0%	0%

Sector Allocation Preferences

1928

Sector	Client Preferred	Wilshire 5000	Sector	Client Preferred	Wilshire 5000
Consumer Discr.:	10%	10%	Industrials:	10%	10%
Consumer Staples:	10%	10%	Technology:	10%	10%
Energy:	10%	10%	Materials:	10%	10%
Financials:	10%	10%	Telecom.:	10%	10%
Health Care:	10%	10%	Utilities:	10%	10%

Account and Position Preferences

1930

Instruction	Account/Securities	Reason
Do Not Trade in These Accounts:	Account #1234-5678	Client request
Do Not Sell These Securities:	Account #1234-5679: $10,000 ABC Account #1234-5679: 300 shares DCTM	Gift from Inlaws Tax implications
Sell These Securities:	Account #1234-5675: Sell 300 shares	Per our discussion, we agreed that you should reduce this concentrated position
	Account #1234-5674: Sell 300 shares EFG	Harvest losses for tax purposes
Do Not Spend:	Account #1234-5678: $20,000 Cash Account #1234-5678: $30,000 6MO CD	Set aside cash for other purposes Illiquid position

Other Rebalancing Preferences

Sell Small Holdings:	Sell all holdings that comprise less than 1% of portfolio.
Maximum Equity Concentration:	Do not allow any equity holding to comprise more than 20% of portfolio.

[1] Schwab Model Asset Allocations (Conservative, Moderately Conservative, Moderate, Moderately Aggressive, Aggressive) were developed by the Schwab Center for Investment Research® and selected here based on your investor risk profile for this portfolio.

FIG. 19E

Rebalanced Sector Diversification

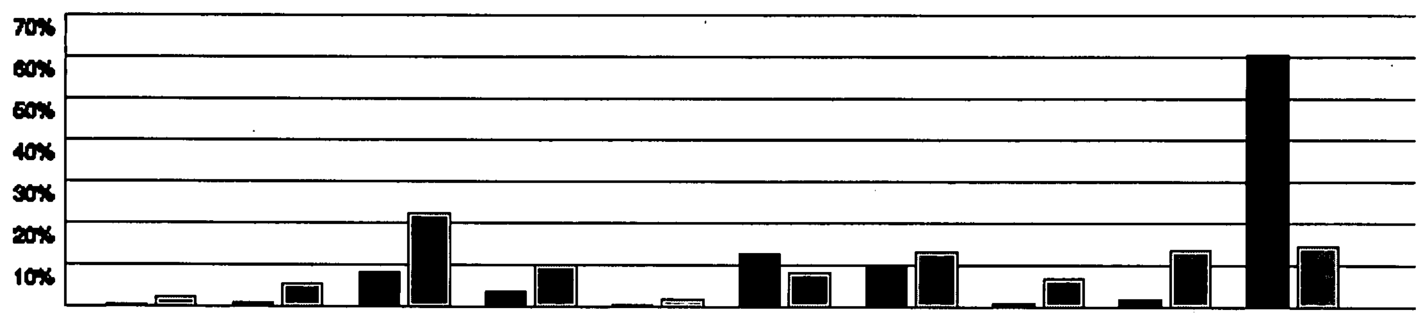
Concentration f Individual Holdings

To fully understand your domestic portfolio's diversification, you should consider how concentrated your holdings are in individual sectors. Economic events will often affect certain sectors more than others. If you spread your investments across many different sectors, you'll be less impacted by a downturn in any individual sector.

The graph below compares your Rebalanced domestic stock portfolio's concentration in ten different sectors of the economy, compares it to the market overall, represented by the Wilshire 5000 Index.* The dark blue bars show your portfolio's concentration in each sector if you were to implement the trades discussed today.

The light blue bars indicate the percentage that each sector makes up of the market as a whole. Schwab recommends that your domestic portfolio's concentration in an individual sector not vary from that of the market by more than 20 percentage points.

1932



1934

Industrial Consumer	Utilities	Energy	Financials	Cyclicals	Durables	Staples	Services	Retail	Health	Technology
■ Your Rebalanced Portfolio	2%	5%	20%	9%	1%	7%	11%	6%	12.9%	12%
▣ Market (Wilshire 5000)	2.8%	5.3%	20.2%	10.4%	1.9%	6.7%	12.8%	7.1%	13.8%	18.6%

FIG. 19F

*The Wilshire 5000 index is a broad-market index of approximately 7,200 U.S. publicly-traded equities frequently used as a proxy for the overall equity market. Indices are unmanaged, do not incur management fees, costs and expenses, and cannot be invested in directly. Data was last updated on (SDLastUpdated). The sector weightings are subject to change.

Rebalanced Equity Concentration

Good portfolio diversification can help reduce some of the risk in your portfolio. If your portfolio remains concentrated in particular stocks or sectors, you may want to take a second look at these holdings to make sure you are comfortable with the risk.

Concentration of Individual Stock Holdings

If you continue to hold one or two stocks in a significant portion of your portfolio, this will likely increase the volatility of your portfolio as a whole. Studies conducted by the Schwab Center for Investment Research* show that the potential advantages from diversification are greatest up to the point where your largest individual stock holding represents no more than 20% of your portfolio.

1936

Rebalanced Equity Concentration **

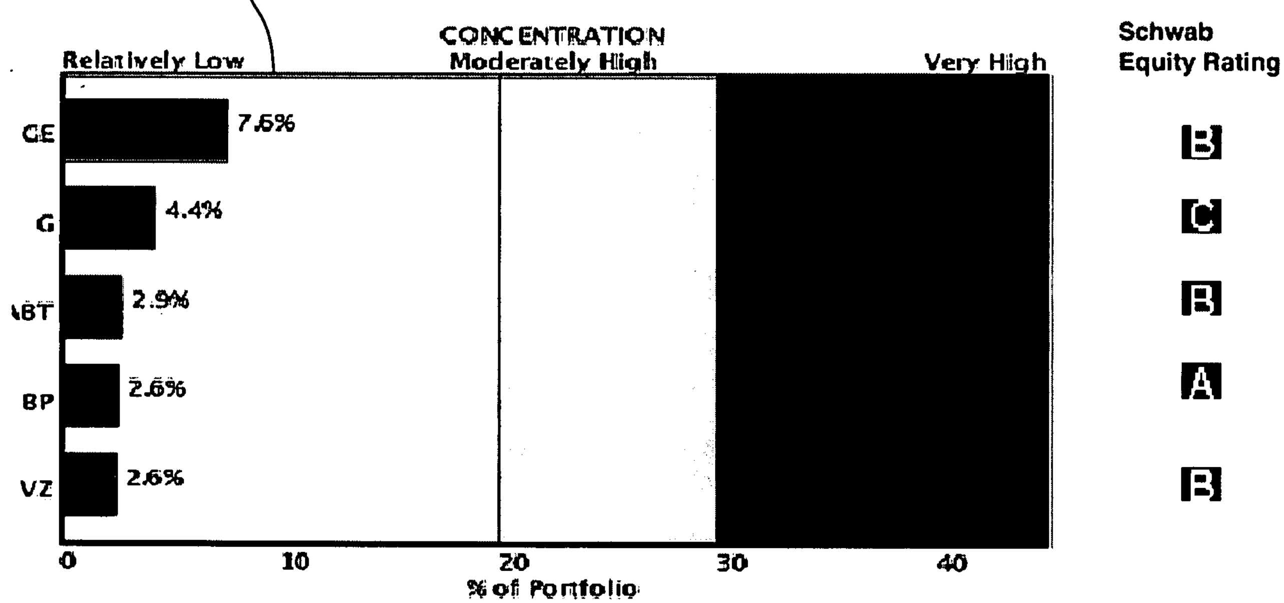


FIG. 19G

Note: Your mutual funds may also hold the individual stocks you own. If so, your effective concentration in these stocks will be even greater.
*The Schwab Center for Investment Research is a division of Charles Schwab & Co., Inc.
** Denotes equity concentration if you were to implement Rebalancing Guidelines today